

ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR
YEAR ENDED DECEMBER 31
1903

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST
EXCELLENT MAJESTY
1904

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, March 5, 1904.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1903.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

Hon. W. S. FIELDING,
Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA
FOR THE YEAR 1903, IN ACCORDANCE
WITH THE INSURANCE ACT

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

3-4 EDWARD VII., A. 1904

ABSTRACT FOR THE YEAR 1903.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insur- ance, return Premiums.	Gross cash received for Premiums.	Gross amount of policies, new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled claims.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Anglo-American.....	271,787	116,239	388,026	27,271,438	26,152,510	166,390	163,612	7,044	None.
British America.....	424,684	225,453	650,137	42,113,535	46,109,279	216,534	208,212	26,115	542
Canadian Fire.....	180,485	101,628	282,113	13,502,798	13,328,196	103,222	102,613	2,043	None.
Equity Fire.....	135,900	57,350	193,250	13,475,031	13,184,754	86,783	83,068	2,239	3,280
London Mutual Fire	423,179	94,462	517,641	34,241,214	67,457,066	232,222	223,732	13,332	800
Mercantile Fire.....	80,009	9,989	89,998	6,816,513	10,241,498	35,454	41,137	760	None.
Ottawa Fire.....	190,351	84,492	274,844	17,434,281	15,776,204	122,966	123,038	1,770	None.
Quebec Fire.....	93,964	20,387	114,351	8,182,095	10,424,281	35,827	36,962	3,348	None.
Western	530,190	266,629	796,819	51,781,480	58,470,311	229,093	228,471	28,461	None.
Totals for 1903.....	2,330,549	976,629	3,307,179	214,818,385	261,144,099	1,228,491	1,210,845	85,112	4,622
Totals for 1902.....	2,055,793	958,620	3,014,413	215,145,909	246,042,580	873,990	865,214	91,189	7,995

BRITISH COMPANIES.

Alliance.....	204,485	34,362	238,847	20,074,783	28,240,762	113,522	114,640	6,131	1,500
Atlas.....	292,829	38,856	331,685	20,626,108	23,663,409	144,925	141,022	19,989	300
Caledonian.....	262,839	37,338	300,177	21,671,894	28,308,687	123,265	132,790	2,727	None.
Commercial Union.....	458,743	85,910	544,653	36,894,059	45,586,250	256,689	261,278	21,099	5,500
Guardian.....	489,256	60,799	550,055	35,575,290	45,137,354	277,569	285,672	17,438	2,500
Law Union and Crown.....	83,194	20,683	103,877	7,148,794	7,746,445	53,924	58,317	2,750	None.
Liverpool and London and Globe	684,482	121,338	805,820	58,526,718	68,698,199	268,470	269,333	16,860	2,500
London and Lancashire.....	275,349	40,450	315,799	21,087,608	26,669,745	130,421	148,788	2,522	4,000
London Assurance.....	127,554	31,321	158,875	13,046,255	16,401,461	77,016	76,797	8,551	None.
Manchester	197,750	39,612	237,362	16,517,934	22,155,001	95,975	102,460	3,358	None.
National of Ireland	272,129	41,215	313,344	18,934,396	22,361,181	166,429	156,895	8,437	2,750
North British	569,180	69,693	638,873	47,091,782	63,771,917	338,576	316,374	26,775	None.
Northern.....	383,105	42,882	425,987	28,124,185	36,322,730	253,944	261,952	6,538	None.
Norwich Union.....	421,145	71,238	492,383	31,550,804	36,608,244	222,778	224,809	11,941	None.
Phoenix of London	684,265	134,836	819,101	49,725,594	61,801,738	319,468	307,293	33,062	None.

Royal.....	973,773	167,413	1,141,186	80,923,998	104,601,606	478,079	497,345	47,102	10,810
Scottish Union and National	337,110	57,157	394,267	25,726,966	30,492,546	153,589	172,657	21,265	None.
Sun Insurance Office	257,382	41,253	298,635	19,152,503	24,161,935	130,863	131,057	9,479	None.
Union Assurance.....	361,905	63,102	425,007	28,318,982	34,406,217	134,850	138,454	13,409	4,500
Totals for 1903.....	7,336,485	1,199,458	8,535,933	580,718,653	727,135,427	3,740,352	3,797,933	279,433	34,360
Totals for 1902.....	6,946,919	1,169,851	8,116,770	556,692,825	695,220,761	2,806,689	2,724,487	352,763	53,892

AMERICAN COMPANIES.

Ætna Fire	212,034	26,774	238,808	16,455,210	21,234,037	112,393	116,992	8,749	None.
Connecticut Fire.....	63,666	10,589	74,255	4,480,275	5,360,935	46,887	48,497	1,358	None.
Hartford Fire.....	249,366	27,680	277,046	17,835,199	21,642,469	101,880	102,555	11,435	None.
Home Fire.....	184,321	29,485	213,806	14,830,566	12,312,803	73,611	61,654	17,000	None.
Insurance Company of North America.....	217,391	42,653	260,044	18,495,810	18,676,716	104,673	108,194	3,772	None.
Phoenix of Brooklyn.....	190,020	36,026	226,046	14,127,013	14,116,597	73,132	81,713	2,011	None.
Phoenix of Hartford.....	145,432	30,816	145,432	11,778,991	13,771,854	69,671	76,268	1,604	637
Queen, of America.....	505,602	90,191	595,793	38,047,057	45,317,815	264,570	261,401	26,163	None.
Totals for 1903.....	1,767,832	294,214	2,031,230	136,050,121	152,433,226	846,817	857,274	72,092	637
Totals for 1902.....	1,574,372	262,457	1,836,829	120,211,152	133,999,827	607,883	562,588	82,674	17,100

RECAPITULATION.

Canadian Companies.....	2,330,549	976,629	3,307,179	214,818,385	261,144,099	1,228,691	1,210,845	85,112	4,622
British Companies.....	7,336,485	1,199,458	8,535,933	580,718,653	727,135,427	3,740,352	3,797,953	279,433	34,360
American Companies.....	1,767,832	294,214	2,031,230	136,050,121	152,433,226	846,817	857,274	72,092	637
Totals for 1903.....	11,434,856	2,470,301	13,874,342	931,587,159	1,140,812,752	5,815,860	5,866,052	436,637	39,619
Totals for 1902.....	10,577,084	2,390,928	12,968,012	892,049,886	1,075,263,168	4,288,562	4,152,289	526,626	78,987

3-4 EDWARD VII., A. 1904

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1903, inclusive.

	Totals for 1869 to 1902.	Premiums received, 1903.	Totals for 1869 to 1903.
<i>Canadian Companies.</i>	\$	\$	\$
Anglo-American	474,234	271,787	746,021
British America.....	7,030,070	424,684	7,454,754
Canada Agricultural	454,896		454,896
Canada Fire.....	881,333		881,333
Canadian Fire.....	588,206	180,485	768,691
Citizens.....	2,856,961		2,856,961
Dominion.....	190,242		190,242
Eastern.....	894,194		894,194
Equity Fire	220,201	135,900	356,101
*London Mutual Fire	4,426,391	423,179	4,849,570
Mercantile Fire	1,110,484	80,009	1,190,493
National Fire.....	284,026		284,026
Ottawa Fire.....	388,203	190,351	578,554
Ottawa Agricultural.....	194,861		194,861
Provincial.....	1,434,350		1,434,350
Quebec	2,813,668	93,964	2,907,632
Royal Canadian.....	3,538,023		3,538,023
†Sovereign.....	1,055,404		1,055,404
Stadacona.....	490,488		490,488
Victoria-Montreal	79,327		79,327
Western	10,603,003	530,190	11,133,193
	40,008,565	2,330,549	42,339,114
<i>British Companies.</i>			
§Albion Fire Insurance Association.....	1,468,310		1,468,310
Alliance.....	1,831,868	204,485	2,036,353
Atlas.....	1,952,563	292,829	2,245,392
Caledonian.....	2,843,082	262,839	3,105,921
City of London.....	1,588,254		1,588,254
Commercial Union.....	8,944,055	458,743	9,402,798
Employers Liability.....	364,689		364,689
‡Glasgow and London.....	1,619,733		1,619,733
Guardian.....	5,599,538	489,256	6,088,794
Imperial.....	6,085,796		6,085,796
Lancashire.....	6,210,844		6,210,844
Law, Union and Crown	207,296	83,194	290,490
Liverpool and London and Globe	8,775,428	684,482	9,459,910
London and Lancashire Fire.....	3,528,664	275,349	3,804,013
London Assurance.....	2,875,455	127,554	3,003,009
Manchester.....	2,187,726	197,750	2,385,476
National, of Ireland.....	2,235,110	272,129	2,507,239
North British and Mercantile.....	11,230,017	569,180	11,799,197
Northern.....	4,999,765	383,105	5,382,870
Norwich Union	3,627,239	421,145	4,048,384
Phoenix, of London.....	8,475,113	684,265	9,159,378
Queen.....	4,354,694		4,354,694
Royal.....	17,073,299	973,773	18,047,072
Scottish Commercial.....	343,421		343,421
Scottish Imperial.....	672,855		672,855
Scottish Union and National..	2,951,316	337,110	3,288,426
Sun Insurance Office.....	1,781,496	257,382	2,038,878
Union Assurance Society.....	2,661,580	361,905	3,023,485
United Fire.....	718,477		718,477
	117,207,683	7,336,475	124,544,158

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

SESSIONAL PAPER No. 9

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1903, inclusive.

	Totals for 1869 to 1902.	Premiums received, 1903.	Totals for 1869 to 1903.
<i>American Companies.</i>	\$	\$	\$
Etna	4,711,539	212,034	4,923,573
Agricultural, of Watertown	1,309,100		1,309,100
American Fire	72,325		72,325
Andes	31,431		31,431
Connecticut Fire	721,078	63,666	784,744
Hartford Fire	4,282,164	249,366	4,531,530
Home, New Haven			
Home, New York	82,277	184,321	266,598
Insurance Company of North America	1,305,758	217,391	1,523,149
Phoenix, of Brooklyn	1,793,898	190,020	1,983,918
Phoenix, of Hartford	1,960,453	145,432	2,105,885
Queen, of America	3,534,703	505,602	4,040,305
	19,804,726	1,767,832	21,572,558

RECAPITULATION.

Canadian Companies	40,008,565	2,330,549	42,339,114
British	117,207,683	7,336,475	124,544,158
American	19,804,726	1,767,832	21,572,558
Grand totals	177,020,974	11,434,856	188,455,830

3-4 EDWARD VII., A. 1904

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1903, inclusive.

	Totals for 1869 to 1902.	Losses paid, 1903.	Totals for 1869 to 1903.
<i>Canadian Companies.</i>	<i>£</i>	<i>£</i>	<i>£</i>
Anglo-American.....	239,526	163,612	403,138
British America.....	4,272,612	208,212	4,480,824
Canada Agricultural..	290,101		290,101
Canada Fire.....	698,133		698,133
Canadian Fire.....	267,861	102,613	370,474
Citizens'.....	2,287,870		2,287,870
Dominion	148,255		148,255
Eastern	632,961		632,961
Equity Fire	93,031	83,038	176,099
*London Mutual Fire.	3,018,331	223,732	3,242,063
Mercantile Fire.....	768,641	41,137	809,778
National Fire.....	287,732		287,732
Ottawa Fire.....	203,488	123,038	326,526
Ottawa Agricultural.....	108,164		108,164
Provincial.....	957,146		957,146
Quebec Fire.....	2,317,619	36,962	2,354,581
Royal Canadian.....	2,988,950		2,988,950
†Sovereign.....	736,216		736,216
St. Iacoba.....	773,695		773,695
Victoria-Montreal.....	59,878		59,878
Western	6,283,100	228,471	6,511,571
	27,433,310	1,210,845	28,644,155
<i>British Companies.</i>			
‡Albion Fire Insurance Association.....	1,016,766		1,016,766
Albion	1,421,507	114,640	1,536,147
Atlas.....	1,283,212	141,022	1,424,234
Caledonian.....	1,972,456	132,790	2,105,246
City of London	977,455		977,455
Commercial Union..	6,267,901	261,278	6,529,179
Employers Liability.....	255,801		255,801
Glasgow and London	1,167,345		1,167,345
Guardian	4,202,971	285,672	4,488,643
Imperial	4,181,342		4,181,342
Lancashire.....	4,492,270		4,492,270
Law Union and Crown.....	92,603	58,317	150,920
Liverpool and London and Globe.	6,383,410	269,333	6,652,743
London and Lancashire Fire	2,051,952	148,788	2,200,740
London Assurance.....	1,905,332	76,797	1,982,129
Manchester.....	1,664,241	102,460	1,766,701
National, of Ireland.....	1,479,390	156,895	1,636,285
North British and Mercantile.....	7,966,547	316,374	8,282,921
Northern.....	3,629,880	261,952	3,891,832
Norwich Union...	2,317,655	224,809	2,542,464
Phoenix, of London.....	4,833,262	307,293	5,140,555
Queen	3,325,321		3,325,321
Royal.....	11,071,294	497,345	11,568,639
Scottish Commercial.....	177,329		177,329
Scottish Imperial.....	483,408		483,408
Scottish Union and National...	1,599,301	172,657	1,771,958
Sun Insurance Office.....	1,204,784	131,057	1,335,841
Union Assurance Society.....	1,714,466	138,454	1,852,920
United Fire.....	549,440		549,440
	79,688,641	3,797,933	83,486,574

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.
‡ Formerly the Fire Insurance Association.

SESSIONAL PAPER No. 9

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years
1869 to 1903, inclusive—*Concluded*.

	Totals for 1869 to 1902.	Losses paid, 1903.	Totals for 1869 to 1903.
<i>American Companies.</i>	\$	\$	\$
Etna.....	3,469,489	116,992	3,586,481
Agricultural, of Watertown.....	857,278	...	857,278
American Fire.....	66,980	..	66,980
Andes.....	5,668	..	5,668
Connecticut Fire.....	418,691	48,497	467,188
Hartford Fire.....	2,767,571	102,555	2,870,126
Home, New Haven ..	60,691	.....	60,691
Home, New York	1,794	61,654	63,448
Insurance Co. of North America.....	906,525	108,194	1,014,719
Phoenix, of Brooklyn.....	1,126,664	81,713	1,208,377
Phoenix, of Hartford.....	1,435,091	76,268	1,511,359
Queen, of America.....	2,101,193	261,401	2,362,594
	13,217,635	857,274	14,074,909

RECAPITULATION.

Canadian Companies.....	27,433,310	1,210,845	28,644,155
British Companies.....	79,688,641	3,797,933	83,486,574
American Companies.....	13,217,635	857,274	14,074,909
	120,339,586	5,866,052	126,205,638

3-4 EDWARD VII., A. 1904

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1903, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.				
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,641	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,606,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,995	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,330,549	214,818,385	261,144,099	1,210,845
Totals.....	42,339,114	4,420,862,663	.....	28,644,155
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	441,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1903.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Insurance.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire Insurance	\$ 1,893,946	\$ 259,851,185	\$ 219,105,302	\$ 1,001,407	\$ 980,105	\$ 125,195	\$ 8,921	Total business, Dec. 31, 1903.
Inland Marine	204,888	35,882,782	1,286,262	145,716	159,221	10,126	None.	
Ocean Marine	233,506	32,212,312	4,666,865	225,691	218,862	18,982	None.	
Total	2,332,340	327,946,279	225,058,429	1,372,814	1,358,188	154,303	8,921	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	180,485	13,502,798	13,328,196	103,222	102,613	2,043	None.	December 31, 1903.
In other Countries.....	10,788	936,508	886,568	248	76	171	None.	
Total	191,273	14,439,306	14,214,704	103,470	102,689	2,214	None.	

QUEBEC FIRE ASSURANCE COMPANY.

In Canada.....	93,964	8,182,095	10,424,281	35,827	36,962	3,348	None.	December 31, 1903.
In other Countries.....	None.	None.	None.	None.	426	53	1,091	
Total	93,964	8,182,095	10,424,281	35,827	37,388	3,401	1,091	

WESTERN ASSURANCE COMPANY.

Fire Insurance	2,787,788	408,785,188	336,103,832	1,550,115	1,482,576	139,516	7,303	Total business, Dec. 31, 1903.
Inland Marine	370,580	63,267,853	5,081,307	265,520	264,539	21,488	None.	
Ocean Marine.....	443,996	70,312,293	4,880,985	360,068	372,526	28,200	None.	
Total	3,602,364	542,365,334	346,066,124	2,175,703	2,119,641	189,204	7,303	

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ETNA INSURANCE COMPANY.

Fire Insurance.	212,034	16,455,210	21,234,037	112,393	116,992	8,749	None.	In Canada, November
Inland Marine.	13,356	2,528,341	None.	4,062	4,062	None.	None.	30, 1903.
Total	225,390	18,983,551	21,234,037	116,455	121,054	8,749	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.	213,391	18,495,810	18,676,716	104,673	108,194	3,772	None.	In Canada, December
Inland Marine.	17,949	4,122,954	5,000	2,107	1,762	346	None.	31, 1903.
Total	235,340	22,618,764	18,681,716	106,780	109,956	4,118	None.	

OTTAWA FIRE INSURANCE COMPANY.

In Canada.	190,351	17,434,281	15,776,204	122,966	123,038	1,770	None.	Total business, Dec. 31,
In other Countries.	89,829	6,401,874	4,039,845	63,557	60,756	6,758	None.	1903.
Total	280,180	23,836,155	19,816,049	186,503	183,794	8,528	None.	

LONDON MUTUAL FIRE.

In Canada.	123,179	34,241,214	67,457,066	232,222	223,732	13,332	800	Total business, Dec. 31,
In other Countries.	3,065	375,558	227,143	6,413	None.	6,413	None.	1903.
Total	126,244	34,616,772	67,684,209	238,635	223,732	19,745	800	

INLAND Marine Insurance Business in Canada, 1903.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.		UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
				Not Resisted.	Resisted.	Not Resisted.	Resisted.	
CANADIAN COMPANIES.								
British America	\$ 13,733	\$ 2,331,221	\$ None.	\$ 4,245	\$ 1,674	\$ None.	\$ None.	\$ 5,385
Western	18,247	3,982,216	None	3,141	6,750	None.	None.	9,891
Totals	31,980	6,313,437	None.	7,386	8,424	None.	None.	15,276
BRITISH COMPANIES.								
British and Foreign Marine	12,685	4,530,193	None.	4,457	None.	None.	None.	4,457
Marine Insurance Co.	971	181,565	None.	None.	None.	None.	None.	None.
Totals	13,656	4,711,758	None.	4,457	None.	None.	None.	4,457
AMERICAN COMPANIES.								
Ætna	13,356	2,528,341	None.	4,062	None.	None.	None.	4,062
Insurance Co. of North America	17,949	4,122,951	5,000	1,762	346	None.	None.	2,107
Totals	31,305	6,651,292	5,000	5,824	346	None.	None.	6,169
RECAPITULATION.								
Canadian Companies	31,980	6,313,437	None.	7,386	8,424	None.	None.	15,276
British Companies	13,656	4,711,758	None.	4,457	None.	None.	None.	4,457
American Companies	31,305	6,651,292	5,000	5,824	346	None.	None.	6,169
Totals for 1903	76,941	17,676,487	5,000	17,667	8,770	None.	None.	25,902
Totals for 1902	45,211	13,341,280	None.	21,869	2,817	None.	None.	12,941

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FIRE INSURANCE Done in Canada in 1903.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1902.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Pre- miums received.	The same for 1902.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Anglo-American	27,271,438	389,255 63	1 43	1 39	163,611 75	271,786 99	60 20	46 87
British America	42,113,535	650,522 38	1 54	1 50	208,211 53	424,683 63	49 03	38 59
Canadian Fire	13,502,798	235,585 13	1 74	1 82	102,612 57	180,484 77	56 85	36 60
Equity Fire	13,475,031	193,235 05	1 43	1 35	83,068 48	135,899 88	61 12	43 14
London Mutual	34,241,214	621,247 64	1 81	1 63	223,732 33	423,179 02	52 87	47 06
Mercantile	6,816,513	93,091 36	1 37	1 36	41,136 68	80,008 80	51 42	35 48
Ottawa Fire	17,434,281	274,284 50	1 57	1 49	123,038 17	190,351 43	64 64	50 82
Quebec	8,182,095	117,024 67	1 43	1 35	36,962 13	93,964 19	39 34	36 00
Western	51,781,480	731,702 76	1 41	1 35	228,471 33	530,190 03	43 09	40 70
Totals	214,818,385	3,305,949 12	1 54	1 46	1,210,844 97	2,330,548 74	51 96	42 09
<i>British Companies.</i>								
Alliance	20,074,783	234,406 27	1 17	1 10	114,640 16	204,485 37	56 06	15 20
Atlas	20,626,108	335,094 07	1 62	1 59	141,021 65	292,828 83	48 16	49 62
Caledonian	21,671,894	302,702 78	1 40	1 37	132,789 80	262,839 26	50 52	39 14
Commercial Union	36,894,059	548,188 57	1 49	1 44	261,278 23	458,743 17	56 96	34 78
Guardian	35,575,290	551,101 21	1 55	1 52	285,671 78	489,255 86	58 39	44 53
Law Union and Crown	7,148,794	107,516 48	1 50	1 51	58,317 27	83,193 83	70 10	19 72
Liverpool and London and Globe	58,526,718	821,529 54	1 40	1 36	269,333 28	684,482 04	39 35	44 96
London and Lancashire	21,087,608	320,823 88	1 52	1 46	148,788 00	275,349 14	54 04	44 28
London Assurance	13,046,255	160,091 05	1 23	1 22	76,797 08	127,553 66	60 21	32 13
Manchester	16,517,934	236,646 63	1 43	1 40	102,460 28	197,750 30	51 81	38 20
National, of Ireland	18,934,396	319,867 64	1 69	1 66	156,894 59	272,129 21	57 65	45 03
North British	47,091,782	657,046 57	1 40	1 35	316,374 29	569,179 79	55 58	40 96
Northern	28,124,185	429,882 21	1 53	1 49	261,951 63	383,105 26	68 38	27 96
Norwich Union	31,550,804	492,058 44	1 56	1 58	224,809 01	421,144 71	53 38	44 36
Phoenix, of London	49,725,594	834,179 61	1 68	1 61	307,292 56	684,265 45	44 91	34 38
Royal	80,923,998	1,163,552 69	1 44	1 40	497,344 83	973,772 67	51 07	37 21
Scottish Union and Na- tional	25,726,966	393,042 12	1 53	1 51	172,657 26	337,110 03	51 22	35 46
Sun Insurance Office	19,152,503	296,410 78	1 55	1 52	131,056 85	257,382 35	50 92	38 44
Union Assurance	28,318,982	431,479 62	1 52	1 48	138,453 73	361,904 50	38 26	35 66
Totals	580,718,653	8,635,620 16	1 49	1 46	3,797,932 28	7,336,475 43	51 77	39 22
<i>American Companies.</i>								
Ætna Fire	16,455,210	239,625 27	1 46	1 40	116,991 95	212,034 03	55 18	37 38
Connecticut Fire	4,480,275	75,056 80	1 68	1 62	48,497 48	63,665 60	76 18	45 87
Hartford Fire	17,885,199	278,122 24	1 56	1 52	102,555 06	249,365 98	41 13	31 61
Home Fire	14,830,566	222,539 95	1 50	1 52	61,653 67	184,320 55	33 45	2 18
Insurance Co. of North America	18,495,810	255,278 26	1 38	1 38	108,194 42	217,390 77	49 77	38 46
Phoenix, of Brooklyn	14,127,013	238,495 87	1 69	1 55	81,712 85	190,019 96	43 00	30 72
Phoenix, of Hartford	11,778,991	176,353 51	1 50	1 81	76,268 03	145,432 01	52 44	33 75
Queen, of America	38,047,057	600,166 83	1 58	1 57	261,401 40	505,601 70	51 70	42 56
Totals	136,050,121	2,085,638 73	1 53	1 53	857,274 86	1,767,830 60	48 49	35 75
Grand totals	931,587,159	14,027,208 01	1 51	1 47	5,866,052 11	11,434,854 77	51 30	39 25

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1903.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Loans on Colla- terals. \$ cts.	Agents' Bal- ances and Bills Receivable. \$ cts.	Cash on hand and in Banks. \$ cts.	Interest Due and Accrued. \$ cts.	Other Assets \$ cts.	Total Assets. \$ cts.	Nature of Business.
Anglo American . . .	None.	None.	54,190 71	118,159 40	22,527 78	41,804 82	621 63	21,779 49	259,083 83	Fire.
British America . . .	140,000 00	None.	1,209,666 72	None.	448,574 86	184,796 15	14,969 35	31,709 06	2,029,716 14	Fire, Inland and Ocean.
Canadian Fire . . .	None.	24,500 00	251,100 00	None.	22,142 84	67,951 35	3,221 32	4,761 38	373,676 89	Fire.
Equity Fire	None.	20,000 00	53,076 92	None.	13,860 45	23,306 55	269 00	9,586 48	120,099 40	"
London Mutual Fire . . .	16,000 00	27,750 00	119,970 00	5,000 00	426,290 20	133,662 03	1,405 48	8,906 92	738,984 63	"
Mercantile	None.	None.	250,982 26	None.	5,542 54	33,958 39	2,419 26	None.	292,902 45	"
Ottawa Fire	20,000 00	None.	159,833 75	None.	17,226 13	7,418 84	635 09	6,644 34	211,758 15	"
Quebec	62,537 26	None.	122,886 75	None.	14,486 08	40,285 55	1,813 10	960 83	242,969 57	"
Western	110,000 00	26,950 00	2,275,941 97	None.	719,573 50	340,827 20	17,284 28	56,724 43	3,547,301 38	Fire, Inland and Ocean.
Total	348,537 26	99,200 00	4,497,649 08	123,159 40	1,690,224 38	874,010 88	42,638 51	141,072 93	7,816,492 44	

* Including \$402,601.86 premium notes.

Table II. Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES—LIABILITIES—1903.

Companies	Unsettled Losses.		* Reserve of Unearned Premiums.		Sundry.	Total Liability, not including Capital Stock.		Excess of Assets over Liabilities, excluding Capital Stock.		Capital Stock paid up.	Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Anglo-American	7,043	51	183,092	70	11,774	23	201,910	44	57,173	39	108,500 00 Fire.
British America	163,223	15	1,314,259	25	5,620	12	1,483,102	53	546,613	61	1,000,000 00 Fire, Inland and Ocean.
Canadian Fire	2,214	78	130,454	80	None.		132,669	58	241,007	31	125,000 00 Fire.
Equity Fire.	5,519	32	87,797	00	2,694	40	96,010	72	21,088	68	50,000 00 "
London Mutual Fire.	20,545	49	584,743	04	9,932	53	615,221	06	123,763	57	17,500 00 "
Mercantile.	760	02	62,349	16	None.		63,109	18	229,793	27	50,000 00 "
Ottawa Fire.	8,528	34	159,890	99	7,295	80	175,715	13	36,043	02	100,000 00 "
Quebec.	4,492	42	72,536	58	None.		77,029	00	165,940	57	125,000 00 "
Western.	196,507	25	2,015,607	85	944	13	2,213,059	23	1,334,242	15	2,000,000 00 Fire, Inland and Ocean.
Totals	408,834	28	4,610,731	38	38,261	21	5,057,826	87	2,758,665	57	3,576,000 00

The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1903, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

TABLE III.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance	March 1, 1892.....	267,339 39	None.	213,809 00
Atlas.....	" 7, 1887.....	None.	None.	204,156 66
Caledonian	February, 1883.....	None.	None.	255,059 74
Commercial Union.....	September 11, 1863....	None.	None.	359,218 02
Guardian.....	May 1, 1869.	390,000 00	None.	508,111 90
Law Union and Crown.....	April, 1899	200,694 59	1,651,712 09	739,485 85
Liverpool and London and Globe...	June 4, 1851	350,000 00	1,237,550 00	2,152,605 30
London and Lancashire Fire.....	April, 1880.....	None.	None.	259,528 11
London Assurance.....	March 1, 1862.	None.	None.	170,340 00
Manchester.....	May 20, 1890	None.	None.	176,361 33
National, of Ireland	April 2, 1883.. ..	None.	None.	182,628 80
North British.....	1862.....	125,000 00	2,374,599 18	2,803,571 48
Northern.....	1867.....	None.	None.	292,973 00
Norwich Union.....	April 1, 1880.....	None.	None.	296,000 00
Phoenix, of London.....	1804.....	None.	None.	502,244 42
Royal.....	1851	465,000 00	102,750 00	1,013,497 59
Scottish Union and National. . .	February, 1882....	None.	451,500 00	257,780 00
Sun Insurance Office.....	June 3, 1892.....	36,807 00	None.	244,749 95
Union Assurance Society	November, 1890.....	None.	None.	265,354 50
Totals.....		1,834,840 98	5,818,111 27	10,897,475 65

AMERICAN

Ætna.....	1821.	None.	None.	167,564 72
Connecticut Fire	1886.....	None.	None.	100,000 00
Hartford.....	November, 1836.....	None.	None.	184,554 79
Home Fire.	1902.....	None.	None.	133,500 00
Insurance Co. of North America.....	1889.....	None.	None.	133,220 00
Phenix, of Brooklyn.	May 1, 1874.....	None.	None.	123,308 00
Phoenix, of Hartford.	" 20, 1890.....	None.	None.	204,718 00
Queen, of America.....	November 2, 1891.. ..	None.	None.	371,521 39
Totals.....		None.	None.	1,418,386 90

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Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1903.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	22,953 99	10,917 64	None.	1,255 14	516,275 16	Fire.
None.	29,223 78	37,093 43	1,964 90	5,250 00	277,688 77	"
None.	20,557 15	56,196 80	None.	6,500 00	338,313 69	"
2,000 00	40,673 34	12,263 41	None.	6,300 00	420,454 77	"
None.	69,627 73	18,007 57	2,317 77	250 00	988,314 97	"
None.	4,618 71	45,075 54	49,035 34	4,619 47	2,695,241 59	"
6,269 35	49,243 56	109,905 10	23,104 72	5,000 00	3,933,678 03	" and Life.
None.	29,089 07	25,623 24	None.	850 00	315,090 42	"
None.	14,863 01	5,529 80	None.	None.	190,732 81	" and Life.
None.	15,719 74	22,609 06	None.	3,500 00	218,190 13	"
None.	31,555 83	24,449 11	717 74	5,250 00	244,601 48	"
87,600 00	66,694 40	91,570 09	68,133 81	5,600 00	5,622,168 96	" and Life.
None.	34,042 97	17,607 74	None.	6,500 00	351,123 71	"
None.	27,978 40	86,008 40	None.	5,000 00	414,986 80	"
None.	32,151 36	4,157 21	5,083 40	None.	543,636 39	"
25,455 48	83,104 19	25,264 84	1,428 00	12,226 20	1,728,726 30	" and Life.
None.	17,199 84	11,863 69	1,565 52	None.	739,909 05	"
None.	24,309 11	27,552 48	None.	6,348 81	339,767 35	"
None.	29,169 09	53,486 28	844 67	4,800 56	353,655 10	"
121,324 83	642,775 27	685,181 43	154,195 87	78,650 18	20,232,555 48	

COMPANIES.

None.	13,097 18	None.	None.	None.	180,661 90	Fire and Inland Marine
None.	6,664 92	None.	None.	None.	106,664 92	"
None.	17,332 09	21,078 05	None.	None.	222,964 93	"
None.	20,763 41	None.	None.	None.	154,263 41	"
None.	None.	42,093 09	None.	None.	175,313 09	" and Inland Marine.
None.	20,815 77	None.	None.	None.	144,123 77	"
None.	12,224 29	4,006 79	2,305 00	5,864 98	229,119 06	"
None.	26,224 81	11,651 87	5,272 29	134 12	414,804 48	"
None.	117,122 47	78,829 80	7,577 29	5,999 10	1,627,915 56	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1903.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums (Fire.)	Liability under Life Branch.	Sundry.		Total Liabilities in Canada.	Excess of Assets over Liabilities. — The Reverse.		Nature of Business.
				\$	cts.		\$	cts.	
Alliance	7,631 00	150,005 50	.....	None.	157,636 50	358,638 66	Fire.	
Atlas	20,289 00	189,437 96	.....	None.	209,726 96	67,961 81	"	
Caledonian.....	2,726 72	185,903 31	.....	3,540 03	192,170 06	146,143 63	"	
Commercial Union	26,598 77	329,807 62	.....	1,157 63	357,564 02	62,890 75	"	
Guardian	19,938 27	330,399 55	.....	None.	350,337 82	637,977 15	"	
Law Union and Crown	2,750 00	63,717 30	.....	None.	66,467 30	2,628,774 29	"	
Liverpool and London and Globe	19,359 87	493,289 92	100,000 00	500 00	613,149 79	3,320,528 24	"	and Life.	
London and Lancashire Fire	6,522 35	194,985 75	.....	None.	201,508 10	113,582 32	"	
London Assurance.....	8,551 00	94,986 40	13,116 00	None.	116,653 40	74,079 41	"	and Life.	
Manchester	3,358 46	150,613 65	.....	2,911 73	156,883 84	61,306 29	"	
National, of Ireland	11,187 32	181,837 68	.....	None.	193,025 00	51,576 48	"	
North British.	26,775 36	418,728 82	512,058 96	7,188 92	964,752 06	4,657,416 90	"	and Life.	
Northern	6,538 42	263,064 07	.....	None.	269,602 49	81,521 22	"	
Norwich Union	11,940 58	277,077 44	.....	None.	289,018 02	125,968 78	"	
Phoenix, of London	33,061 89	474,636 31	.....	None.	507,698 20	35,938 19	"	
Royal	57,911 75	702,223 31	414,776 06	None.	1,174,911 12	553,815 18	"	and Life.	
Scottish Union and National	21,264 97	215,139 00	.....	None.	236,403 97	503,505 08	"	
Sun Insurance Office.	9,478 69	177,303 53	.....	167 23	186,949 45	152,817 90	"	
Union Assurance.....	17,909 11	263,361 77	.....	None.	281,270 88	72,384 22	"	
Totals	313,793 53	5,156,518 89	1,039,951 02	15,465 54	6,525,728 98	13,707,328 41			

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1903—*Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and I.M.)	Reserve of Unearned Premiums (F. and I.M.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities. d/The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	% cts.	% cts.	\$ cts.	% cts.	
Etna Fire.	8,748 60	143,437 57	.....	None.	152,186 17	28,475 73	Fire and Inland Marine.
Connecticut Fire.	1,357 81	42,979 26	.....	None.	44,337 07	62,327 85	Fire.
Hartford.	11,435 23	158,415 87	.....	None.	169,851 10	53,113 83	"
Home Fire.	16,999 84	102,323 47	.....	None.	119,323 31	34,940 10	"
Insurance Company of North America.	4,117 73	129,613 04	.....	None.	133,730 77	41,582 32	Fire and Inland Marine.
Phoenix, of Brooklyn.	2,011 47	116,832 79	.....	None.	118,844 26	25,279 51	"
Phoenix, of Hartford.	2,241 41	103,727 73	.....	None.	105,969 14	123,149 92	"
Queen Insurance Company of America.	26,163 00	345,026 17	None.	371,189 17	43,615 31	"
Totals.	73,075 09	1,142,355 90	None.	1,215,430 99	412,484 57	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies
Canada of British and American

CANADIAN COMPANIES —INCOME.					
INCOME (CASH).					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anglo-American.....	271,786 99	7,722 15	None.	279,509 14	16,800 00
British America.....	2,332,340 13	43,110 13	3,815 65	2,379,265 91	None.
Canadian Fire.....	191,273 33	10,582 41	None.	201,855 74	None.
Equity Fire.....	135,899 88	3,496 83	None.	139,396 71	None.
London Mutual.....	426,243 67	7,441 14	153 00	433,837 81	None.
Mercantile Fire.....	80,008 80	7,606 88	None.	87,615 68 ⁴	None.
Ottawa Fire	280,179 52	5,769 36	898 50	286,847 38	None.
Quebec Fire..	93,964 19	6,441 34	868 37	101,273 90	None.
Western.....	3,602,363 90	90,109 19	2,698 60	3,695,171 69	None.
Totals	7,414,060 41	182,279 43	8,434 12	7,604,773 96	16,800 00

BRITISH

Alliance	204,485 37	6,414 27	7,924 44	218,824 08	.....
Atlas.....	292,828 83	7,381 77	None.	300,210 60	.....
Caledonian.....	262,839 26	11,488 91	None.	274,328 17	.....
Commercial Union.....	458,743 17	12,583 15	None.	471,326 32	.....
Guardian.....	489,255 86	10,073 72	None.	499,329 58	.....
Law Union and Crown.....	83,193 83	87,486 25	7,251 13	177,931 21	.....
Liverpool and London and Globe.	684,482 04	72,701 62	1,912 70	759,096 36	.....
London and Lancashire Fire.....	275,349 14	8,219 95	None.	283,569 09	.....
London Assurance.....	127,553 66	6,680 00	None.	134,233 66	.....
Manchester.....	197,750 30	6,584 32	None.	204,334 62	.....
National, of Ireland.....	272,129 21	7,626 90	None.	279,756 11	.....
North British..	569,179 79	204,747 04	1,300 19	775,227 02	.....
Northern	383,105 26	12,499 34	None.	395,604 60	.....
Norwich Union.....	421,144 71	12,009 61	262 11	433,416 43	.....
Phoenix, of London..	684,265 45	16,593 42	None.	700,858 87	.....
Royal.	973,772 67	34,841 28	21,454 78	1,030,068 73	.....
Scottish Union and National.....	337,110 03	93,541 13	None.	430,651 16	.....
Sun Insurance Office.....	257,382 35	749 60	198 87	258,330 82	.....
Union Assurance	361,904 50	8,529 38	None.	370,433 88	.....
Totals	7,336,475 43	620,751 66	40,304 22	7,997,531 31	.....

AMERICAN

Ætna Fire.....	225,390 39	7,819 49	None.	233,209 88	.....
Connecticut Fire.....	63,665 60	4,000 00	None.	67,665 60	.....
Hartford Fire.....	249,365 98	10,555 87	None.	259,921 85	.....
Home Fire.....	184,320 55	4,000 00	None.	188,320 55	.....
Insurance Co. of North America .	235,340 07	5,240 00	None.	240,580 07	.....
Phenix, of Brooklyn.....	190,019 96	4,494 23	None.	194,514 19	.....
Phoenix, of Hartford	145,432 01	9,176 45	None.	154,608 46	.....
Queen, of America.....	505,601 70	15,166 17	35 14	520,803 01
Totals	1,799,136 26	60,452 21	35 14	1,859,623 61

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doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1903.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
163,611 75	90,088 81	6,296 89	259,997 45	<i>e</i> 108,175 24	<i>e</i> 19,511 69	Fire.
1,358,187 75	827,457 18	59,859 00	2,245,503 93	<i>e</i> 974,152 38	<i>e</i> 133,761 98	Fire, Inland and Ocean.
102,689 31	46,140 77	7,500 00	156,330 08	<i>e</i> 88,584 02	<i>e</i> 45,525 66	Fire.
83,068 48	53,997 48	3,000 00	140,065 96	<i>e</i> 52,831 40	<i>d</i> 669 25	"
223,732 33	120,001 97	None.	343,734 30	<i>e</i> 202,511 34	<i>e</i> 90,103 51	"
41,136 68	22,854 93	None.	63,991 61	<i>e</i> 38,872 12	<i>e</i> 23,624 07	"
183,794 40	88,875 73	4,000 00	276,670 13	<i>e</i> 96,385 12	<i>e</i> 10,177 25	"
37,388 53	30,927 13	None.	68,315 66	<i>e</i> 56,575 66	<i>e</i> 32,958 24	"
2,119,640 57	1,218,509 68	118,175 11	3,456,325 36	<i>e</i> 1,482,723 33	<i>e</i> 238,846 33	Fire, Inland and Ocean.
4,313,249 80	2,498,853 68	198,831 00	7,010,934 48	<i>e</i> 3,100,810 61	<i>e</i> 593,839 48	

COMPANIES.

114,640 16	60,076 15		174,716 31	<i>e</i>	89,845 21	<i>e</i>	44,107 77	Fire.
141,021 65	85,266 93		226,288 58	<i>e</i>	151,807 18	<i>e</i>	73,922 02	"
132,789 80	74,868 30		207,658 10	<i>e</i>	130,049 46	<i>e</i>	66,670 07	"
261,278 23	128,375 68		389,653 91	<i>e</i>	197,464 94	<i>e</i>	81,672 41	"
285,671 78	157,858 19		443,529 97	<i>e</i>	203,584 08	<i>e</i>	55,799 61	"
58,317 27	30,019 98		88,337 25	<i>e</i>	24,876 56	<i>e</i>	89,593 96	"
269,333 28	207,994 87		477,328 15	<i>e</i>	415,148 76	<i>e</i>	281,768 21	"
148,788 00	75,656 93		224,444 93	<i>e</i>	126,561 14	<i>e</i>	59,124 16	"
76,797 08	40,327 74		117,124 82	<i>e</i>	50,756 58	<i>e</i>	17,108 84	"
102,460 28	69,634 33		172,094 61	<i>e</i>	95,290 02	<i>e</i>	32,240 01	"
156,894 59	80,403 76		237,298 35	<i>e</i>	115,234 62	<i>e</i>	42,457 76	"
316,374 29	161,116 75		477,491 04	<i>e</i>	252,805 50	<i>e</i>	297,735 98	"
261,951 63	101,909 29		363,860 92	<i>e</i>	121,153 63	<i>e</i>	31,743 68	"
224,809 01	130,410 42		355,219 43	<i>e</i>	196,335 70	<i>e</i>	78,197 00	"
307,292 56	206,277 65		513,570 21	<i>e</i>	376,972 89	<i>e</i>	187,288 66	"
497,344 83	280,463 76		777,808 59	<i>e</i>	476,427 84	<i>e</i>	252,260 14	"
172,657 26	88,338 48		260,995 74	<i>e</i>	164,452 77	<i>e</i>	169,655 42	"
131,056 85	76,359 57		207,416 42	<i>e</i>	126,325 50	<i>e</i>	50,914 40	"
138,453 73	108,396 43		246,844 16	<i>e</i>	223,450 77	<i>e</i>	123,589 72	"
3,797,932 28	2,163,749 28		5,961,681 49	<i>e</i>	3,538,543 15	<i>e</i>	2,035,849 82	

COMPANIES.

121,054 37	54,092 84		175,147 21	<i>e</i>	104,336 02	<i>e</i>	58,062 67	Fire and Inland Marine.
48,497 48	15,165 46		63,662 94	<i>e</i>	15,168 12	<i>e</i>	4,002 66	Fire.
102,555 06	64,045 19		166,600 25	<i>e</i>	146,810 92	<i>e</i>	93,321 60	"
61,653 67	46,112 42		107,766 09	<i>e</i>	122,666 88	<i>e</i>	80,554 46	"
109,956 08	69,122 89		179,078 97	<i>e</i>	125,383 99	<i>e</i>	61,501 10	Fire and Inland Marine.
81,712 85	50,448 66		132,161 51	<i>e</i>	108,307 11	<i>e</i>	62,352 68	Fire.
76,268 03	45,806 90		122,074 93	<i>e</i>	69,163 98	<i>e</i>	32,533 53	"
261,401 40	143,569 95		404,971 35	<i>e</i>	244,200 30	<i>e</i>	115,831 66	"
863,098 94	488,364 31		1,351,463 25	<i>e</i>	936,037 32	<i>e</i>	508,160 36	

TABLE VI. Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1903, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of (General Expenses per cent of Premiums received.		Rate of Dividend or Bonus to Stockholders per cent of Premiums received	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.		Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
			%	cts.				%	cts.					%	cts.
Anglo-American.....	Fire.....	60.20	33.15	2.32	95.67	27,271,438	389,255	63	1.43	26,152,510	259,083	83	99
British America.....	Fire, Inland and Ocean..	58.23	35.48	2.57	96.28	327,946,279	3,210,736	08	.98	225,058,249	2,029,716	14	90
Canadian Fire.....	Fire.....	53.69	24.12	3.92	81.73	14,439,306	247,515	55	1.71	14,214,701	373,676	89	2.63
Equity Fire.....	".....	61.12	39.73	2.21	103.06	13,475,031	193,235	05	1.43	13,184,754	120,099	40	91
London Mutual.....	".....	52.49	28.15	None.	80.64	34,616,772	626,582	53	1.81	67,684,209	738,984	63	1.09
Mercantile Fire.....	".....	51.42	28.57	None.	79.98	6,816,513	93,091	86	1.37	10,241,498	292,902	45	2.86
Ottawa Fire.....	".....	65.60	31.72	1.43	98.75	23,836,155	404,640	98	1.70	19,816,049	211,758	15	1.07
Quebec Fire.....	".....	59.79	32.91	None.	72.70	8,182,095	117,024	67	1.43	10,424,281	242,969	57	2.33
Western.....	".....	58.84	33.83	3.28	95.95	542,365,334	5,171,370	09	.95	346,066,124	3,547,301	38	1.03
Totals.....	Fire, Inland and Ocean..	58.18	33.70	2.68	94.56	998,948,923	10,453,451	94	1.05	732,842,378	7,816,492	44	1.07

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TABLE VII. Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1903, also the Rates of Premiums charged per cent of Amounts insured.

Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.						
Alliance	56.06	29.38	85.44	20,074,783	234,406 27	1.17
Atlas	48.16	29.12	77.28	20,626,108	335,094 07	1.62
Caledonian	50.52	28.48	79.00	21,671,894	302,702 78	1.40
Commercial Union	56.96	27.98	84.94	36,894,059	548,188 57	1.49
Guardian	58.39	32.26	90.65	35,575,290	551,101 21	1.55
Law Union and Crown	70.10	36.08	106.18	7,148,794	107,516 48	1.50
Liverpool and London and Globe.	39.35	30.39	69.74	58,526,718	821,529 54	1.40
London and Lancashire Fire.	54.64	27.48	81.51	21,087,608	320,823 88	1.52
London Assurance	60.21	31.62	91.82	13,046,255	160,091 05	1.23
Manchester	51.81	35.21	87.03	16,517,934	236,646 63	1.43
National, of Ireland	57.65	29.55	87.20	18,934,396	319,867 64	1.69
North British	55.58	28.31	83.89	47,091,782	657,046 57	1.40
Northern	68.38	26.60	94.98	28,124,185	429,882 21	1.53
Norwich Union Fire	53.38	30.97	84.35	31,550,804	492,058 44	1.56
Phoenix, of London	44.91	30.15	75.05	49,725,594	834,179 61	1.68
Royal	51.07	28.80	79.88	80,923,998	1,163,552 69	1.44
Scottish Union and National	51.22	26.20	77.42	25,726,966	393,042 12	1.53
Sun Insurance Office.	50.92	29.67	80.59	19,152,503	296,410 78	1.55
Union Assurance	38.26	29.95	68.21	28,318,982	431,479 62	1.52
Totals	51.77	29.49	81.26	580,718,653	8,635,620 16	1.49
American Companies.						
Etna Fire	53.71	24.00	77.71	18,983,551	254,139 77	1.34
Connecticut Fire	76.18	23.82	100.00	4,480,275	75,056 80	1.68
Hartford Fire	41.13	25.68	66.81	17,835,199	278,122 24	1.56
Home Fire	33.45	25.02	58.47	14,830,566	222,539 95	1.50
Insurance Co. of North America	46.72	29.37	76.09	22,618,761	273,227 56	1.21
Phoenix, of Brooklyn	43.00	26.55	69.55	14,127,013	238,495 87	1.69
Phoenix, of Hartford	52.44	31.50	83.94	11,778,991	176,353 51	1.50
Queen, of America	51.70	28.40	80.10	38,047,057	600,166 83	1.58
Totals	47.97	27.14	75.12	142,701,413	2,118,102 53	1.48

ABSTRACT OF STATEMENTS
OF
LIFE, ACCIDENT, GUARANTEE, PLATE GLASS
AND
OTHER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1903

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1903.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount become Claims.	Claims Paid (in- cluding Matured Endow- ments).	Unsettled Claims	Date of Returns
	\$		\$		\$		\$	\$	Not Resisted	Resisted
<i>Canadian Companies.</i>										
Canada Life (Canadian business)	2,130,358	2,596	4,898,165	37,283	75,862,148	545	1,370,710	1,383,634	95,211	None.
Confederation	1,166,301	2,423	3,571,766	24,671	35,752,853	366	563,086	540,392	40,502	None.
Continental Life	100,174	989	1,267,724	2,899	3,318,781	10	10,500	10,500	None.	None.
Crown Life	67,886	769	1,206,850	1,319	1,993,350	6	5,500	4,500	1,000	None.
Dominion Life	149,259	504	816,648	3,764	5,123,597	19	20,120	22,541	None.	None.
Excelsior	181,210	1,258	1,566,131	4,999	5,663,890	24	25,434	22,558	2,000	None.
(Ordinary	7,228	116	16,662	1,269	157,139	17	1,716	1,716	None.	None.
Monthly										
Federal	486,722	1,845	2,614,673	10,133	14,575,730	89	146,360	127,660	32,500	6,000
Great West	564,481	2,764	4,278,850	12,479	17,856,639	59	101,829	102,129	1,000	None.
Home Life	119,664	832	1,002,901	2,798	3,543,600	22	29,500	30,562	3,000	2,000
Imperial Life	481,545	2,306	3,632,567	7,863	13,523,526	30	48,129	47,364	1,000	None.
(Ordinary	106,105	870	796,678	3,751	3,265,848	44	38,329	40,382	7,849	None.
Industrial	217,464	13,287	1,086,158	49,951	4,200,780	623	51,164	45,372	None.	None.
Manufacturers (Canadian business)	914,613	2,839	4,016,381	21,405	27,746,612	133	230,274	233,067	19,050	None.
Mutual Life of Canada (Canadian business)	1,248,759	3,129	4,728,868	25,591	37,110,925	269	397,091	376,174	20,000	None.
National Life of Canada	128,207	968	1,426,632	2,616	3,833,495	8	13,675	9,250	1,000	None.
North American (Canadian business)	1,040,009	2,630	4,001,691	26,943	28,887,807	178	265,609	264,387	22,200	None.
Northern Life	118,183	968	1,071,530	2,956	3,495,759	12	10,385	10,385	None.	5,000
Royal Victoria	128,873	739	1,008,714	2,817	3,797,670	20	30,000	26,963	4,000	None.
Sovereign Life	27,659	302	791,508	285	737,300	None.	None.	None.	None.	None.
Subsidiary High Court of the Ancient Order of Foresters	18,061	208	198,850	953	862,910	6	6,500	5,750	2,500	None.
Sun Life (Can. business)	1,361,225	3,922	5,449,441	27,713	39,348,174	308	451,322	455,573	29,830	956
(General	50,746	1,072	148,928	8,286	1,061,554	78	9,447	8,789	480	None.
Thrift										
Union Life	5,134	210	184,250	256	229,650	None.	None.	None.	None.	None.
(General	63,308	33,441	5,358,038	24,190	3,675,329	176	23,282	10,097	None.	None.
Industrial										
Totals for 1903	10,883,171	80,927	55,170,604	301,190	335,625,096	3,042	3,850,556	3,779,745	283,122	13,956
" 1902	10,048,204	56,555	45,882,167	268,870	308,262,596	2,732	3,431,884	3,555,740	297,897	3,277
Increase, <i>i</i> ; decrease, <i>d</i> .	834,970	24,372	9,288,437	32,320	27,422,500	310	418,672	224,005	14,775	10,679
<i>British Companies.</i>										
Commercial Union	19,558	14	40,833	238	691,313	9	20,419	7,122	13,297	None.
*Edinburgh Life	2,547	None.	None.	67	136,128	4	21,279	36,113	714	None.
*Life Association of Scotland	25,164	None.	None.	648	1,366,791	21	43,113	46,588	17,870	None.
Liverpool and London and Globe	4,758	None.	None.	104	173,366	4	5,915	5,915	None.	None.
London and Lancashire Life	323,127	657	955,850	5,964	9,604,189	102	184,928	173,795	18,606	None.

London Assurance	883	None.	None.	6	26,913	1	6,727	6,727	None.	None.	"
North British	18,164	None.	21,868	364	910,948	18	37,613	36,973	2,039	None.	"
Norwich Union Life	483	None.	None.	6	13,934	None.	None.	None.	None.	None.	"
Pelican and British Empire	212,771	None.	147,500	2,461	5,864,769	90	306,297	277,809	16,085	8,500	"
*Reliance Mutual	3,611	None.	None.	141	164,341	4	4,521	4,521	None.	None.	"
Royal	27,423	None.	224,500	375	980,421	10	24,427	27,068	9,520	None.	"
*Scottish Amicable	3,937	None.	None.	78	203,793	3	4,927	4,927	None.	None.	"
Scottish Provident	1,175	None.	None.	43	120,659	1	1,348	1,348	None.	None.	"
Standard	774,958	892	1,722,853	10,687	21,402,725	161	462,125	451,208	54,232	None.	Nov. 15, 1903.
Star	16,758	15	19,500	263	474,014	8	35,668	35,668	None.	None.	Dec. 31, 1903.

Totals for 1903	1,435,317	1,706	3,132,904	21,445	42,134,304	436	1,159,307	1,115,782	132,363	8,500	
" 1902	1,415,273	1,715	3,324,317	20,966	41,556,245	379	824,552	811,043	147,526	None.	

Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i>	9 <i>d</i>	191,413 <i>i</i>	479 <i>i</i>	578,059 <i>i</i>	57 <i>i</i>	334,755 <i>i</i>	304,739 <i>d</i>	15,163 <i>i</i>	8,500	
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American Companies.

Etna Life	606,962	864	1,206,435	12,196	16,661,729	512	597,739	598,728	16,551	None.	Dec. 31, 1903.
Connecticut Mutual	24,749	None.	None.	770	1,399,010	30	45,979	45,979	None.	None.	"
Equitable	756,963	1,636	2,993,800	10,897	22,631,461	176	360,013	359,380	31,684	None.	"
Germania	9,082	11	19,866	114	223,948	2	2,450	2,000	450	None.	"
Metropolitan (General)	281,969	3,373	2,498,656	8,349	6,960,759	42	29,579	33,815	1,343	11,000	"
Industrial	762,925	81,441	11,177,463	195,515	23,647,668	2,540	144,283	145,127	225	189	"
Mutual Life of New York	1,087,320	2,895	4,511,864	14,720	29,410,188	147	352,800	364,125	21,574	8,000	"
Mutual Reserve Life	282,400	95	204,292	4,644	9,342,520	108	231,777	174,311	86,650	None.	"
National Life	744	None.	None.	95	79,616	12	14,391	2,476	12,053	None.	"
New York Life	1,418,168	4,495	7,963,549	22,072	39,748,438	266	493,857	496,909	33,473	None.	"
North-western Mutual	9,499	None.	None.	221	261,480	6	9,994	9,994	None.	None.	"
Phoenix Mutual	14,294	None.	None.	581	574,088	33	34,989	34,989	None.	None.	"
Provident Savings	151,202	340	649,380	2,026	3,877,892	23	47,000	51,206	1,000	None.	"
Travelers	250,985	332	882,970	3,273	7,142,010	84	122,552	122,552	12,377	None.	"
Union Mutual	209,143	737	965,022	4,711	6,911,508	77	106,331	100,335	11,727	None.	"
United States	58,203	112	261,000	2,167	1,804,482	10	19,500	22,838	10,000	None.	"

Totals for 1903	5,924,608	96,331	33,274,297	282,351	170,676,800	4,068	2,613,434	2,564,764	239,107	19,189	
" 1902	5,614,083	98,110	31,346,482	251,657	159,053,464	3,634	2,713,677	2,656,263	208,616	10,379	

Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i>	310,525 <i>d</i>	1,927,815 <i>i</i>	30,694 <i>i</i>	11,623,336 <i>i</i>	434 <i>d</i>	100,243 <i>d</i>	91,499 <i>i</i>	30,491 <i>i</i>	8,810	
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RECAPITULATION.

Canadian Companies	10,883,174	80,927	55,170,604	301,190	335,625,096	3,042	3,850,556	3,779,745	283,122	13,956	
British	1,435,317	1,706	3,132,904	21,445	42,134,304	436	1,159,307	1,115,782	132,363	8,500	
American	5,924,608	96,331	33,274,297	282,351	170,676,800	4,068	2,613,434	2,564,764	239,107	19,189	

Grand totals for 1903	18,243,099	178,964	91,577,805	604,986	548,436,200	7,546	7,623,297	7,460,291	654,592	41,645	
" 1902	17,077,560	156,380	80,552,966	541,493	508,812,305	6,745	6,970,113	7,023,046	654,039	13,656	

Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i>	1,165,539 <i>i</i>	11,024,839 <i>i</i>	63,493 <i>i</i>	39,623,895 <i>i</i>	801 <i>i</i>	653,184 <i>i</i>	437,245 <i>i</i>	553 <i>i</i>	27,989	
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These companies have ceased doing new business in Canada.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$
In Canada.....	2,130,358	2,596	4,898,165	37,283	75,862,148	545	1,370,710	95,211	None.
In other countries	668,631	2,537	5,223,974	7,893	18,570,295	42	134,762	12,702	None.
Total	2,798,989	5,133	10,122,139	45,176	94,432,443	587	1,505,472	107,913	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	1,166,301	2,423	3,571,766	24,671	35,752,853	366	563,080	40,502	None.
In other countries.....	30,510	224	422,673	476	760,167	3	3,000	None.	None.
Total.....	1,196,811	2,647	3,994,439	25,147	36,513,020	369	566,080	40,502	None.

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada.....	481,545	2,306	3,632,567	7,863	13,523,526	30	48,129	1,000	None.
In other countries.....	12,236	128	171,676	252	327,176	None.	None.	None.	None.
Total.....	493,781	2,434	3,804,243	8,115	13,850,702	30	48,129	1,000	None.

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	914,613	2,839	4,016,381	21,405	27,746,612	133	230,274	233,067	None.
In other countries.....	304,823	2,088	2,731,411	3,936	6,294,096	27	52,838	33,995	None.
Total.....	1,219,436	4,927	6,747,792	25,341	34,040,708	160	283,112	267,062	None.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,248,759	3,129	4,728,868	25,591	37,120,925	269	397,091	376,174	20,000	None.
In other countries	6,227	9	17,500	141	217,460	1	2,000	None.	2,000	None.
Total	1,254,986	3,138	4,746,368	25,732	37,338,385	270	399,091	376,174	22,000	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,040,009	2,630	4,001,691	20,943	28,887,807	178	265,609	264,387	22,200	None.
In other countries	92,608	947	1,518,350	1,754	2,794,729	9	16,238	15,092	3,500	None.
Total	1,132,617	3,577	5,520,041	22,697	31,682,536	187	281,847	279,479	25,700	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,411,971	4,994	5,598,369	35,999	40,409,728	386	460,769	464,362	30,310	956
In other countries	1,885,523	7,071	8,568,836	26,802	35,255,411	308	341,334	422,319	77,651	None.
Total	3,297,494	12,065	14,167,205	62,801	75,665,139	694	802,103	886,681	107,961	956

CANADIAN Life Companies—Assets, 1903.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks and Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	% cts.	% cts.	\$ cts.	\$ cts.	\$ cts.	% cts.	\$ cts.	% cts.	% cts.	% cts.
Canada Life.....	1,637,449 91	3,920,431 56	1,932,571 79	3,283,968 11	15,328,715 07	119,139 17	None.	337,161 84	590,269 76	None.	27,186,067 21
Confederation.....	1,385,612 11	3,727,435 99	56,715 61	1,047,535 79	2,762,859 55	211,074 98	None.	162,037 84	294,257 06	16,324 90	9,663,853 83
Continental.....	None.	56,179 30	None.	1,280 60	133,712 16	70,839 69	3,951 52	2,296 17	27,487 24	8,835 15	304,581 83
Crown Life.....	None.	None.	None.	90 50	62,181 80	12,209 28	10,602 35	28 65	25,353 06	2,140 23	112,605 87
Dominion Life.....	None.	557,568 21	None.	31,225 25	198,585 87	802 80	824 33	20,137 33	37,371 16	1,031 55	817,546 50
Excelstor.....	19,560 24	459,996 71	None.	42,080 47	56,164 00	18,665 19	4,201 70	12,401 20	51,533 32	8,423 19	673,026 02
Federal.....	63,500 00	637,357 34	40,526 76	240,011 82	549,742 20	184,547 04	6,235 69	21,767 69	142,295 83	7,976 33	1,893,960 70
Great West.....	None.	1,655,894 98	875 00	107,176 16	146,211 45	12,119 94	4,883 73	51,373 73	123,645 07	8,575 19	2,110,755 25
Home Life.....	100,000 00	40,717 44	1,515 50	147,292 94	98,967 73	25,430 38	9,287 91	29,869 35	27,183 57	4,319 36	484,584 18
Imperial Life.....	None.	558,118 99	251,450 00	49,014 73	779,109 55	145,054 39	None.	18,118 63	199,992 36	13,029 82	2,013,888 47
London Life.....	4,947 42	1,175,610 41	300 00	67,652 38	143,121 57	5,915 28	None.	34,376 89	30,555 00	486 93	1,462,965 88
Manufacturers Life.....	33,200 55	1,044,993 24	150,404 29	404,476 53	2,763,399 73	379,462 99	10,900 33	61,777 71	280,098 39	7,954 76	5,136,668 52
Mutual Life of Canada.....	67,537 46	3,331,019 12	10,000 00	824,821 10	2,643,334 07	11,936 55	None.	138,769 28	255,940 82	None.	7,283,158 40
National Life of Canada.....	None.	None.	None.	5,799 50	196,337 56	18,123 01	10,663 97	1,069 83	40,267 86	1,343 20	273,604 93
North American.....	374,396 62	1,063,604 06	443,310 34	360,390 61	3,148,345 88	42,584 22	None.	40,652 89	208,937 14	3,579 02	5,625,800 78
Northern.....	None.	188,988 95	8,000 00	5,306 65	92,773 50	49,171 48	15,281 99	3,387 63	36,831 78	5,670 32	405,412 30
Royal Victoria.....	None.	None.	100,000 00	8,198 11	202,592 26	34,947 27	9,861 67	1,023 50	36,879 46	5,140 00	3-8,642 27
Sovereign Life.....	None.	None.	None.	None.	83,936 79	6,299 55	7,271 38	231 84	11,818 88	1,661 08	111,222 52
Subsidiary High Court of A.O.F.....	None.	5,500 00	None.	505 00	41,829 50	3,063 63	None.	965 75	1,702 60	100 00	53,666 48
Sun Life of Canada.....	1,103,098 23	2,732,488 57	156,595 00	1,315,604 16	9,363,256 48	150,379 47	None.	231,624 32	414,090 25	38,640 00	15,505,776 48
Union Life.....	None.	None.	None.	149 31	65,618 39	36,027 17	12,525 00	710 78	2,060 16	8,928 16	126,018 97
Totals.....	4,789,302 54	21,095,904 87	3,152,264 29	7,942,579 72	38,860,795 11	1,508,093 48	106,491 57	1,169,585 85	2,838,570 77	144,159 19	81,667,747 39

CANADIAN Life Companies—Liabilities, &c., 1903.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H. M. 3½ basis unless otherwise stated.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	107,912 99	25,093,374 00	117,352 90	25,318,639 89	1,861,367 32	1,000,000 00	H. M. 3½ previous to Jan. 1, 1900. H. M. 3 after that date.
Confederation	40,501 85	8,833,366 00	154,601 95	9,028,469 80	635,384 03	100,000 00	H. M. 4½ to Dec. 31, 1895. 3½ p.c. for years 1896-9, inclusive, and for all annuities, 3 p.c. since Jan. 1, 1900.
Continental	None.	192,015 00	4,962 26	196,977 26	107,604 57	167,943 50	H. M. 4½.
Crown Life	1,000 00	86,064 00	105 00	87,169 00	25,436 87	93,923 00	H. M. 3½.
Dominion Life.....	None.	653,520 36	31,788 98	685,309 34	162,237 16	100,000 00	H. M. 4.
Excelsior	2,000 00	604,348 37	6,096 40	612,444 77	60,581 25	52,635 00	H. M. 4½.
Federal	38,500 00	1,650,280 33	22,419 67	1,711,200 00	182,700 70	130,000 00	H. M. 4½ to Dec. 31, 1898. H. M. 3½ and 3 since that date.
Great West	1,000 00	1,601,217 00	34,575 17	1,636,792 17	473,963 08	250,000 00	Act. 4.
Home Life.....	5,000 00	311,040 07	645 46	316,685 53	167,898 65	165,183 00	H. M. 3½.
Imperial	1,000 00	1,428,637 00	43,316 75	1,472,953 75	540,934 72	450,000 00	H. M. 3½.
London Life.....	7,849 46	1,316,534 00	44,047 09	1,368,430 55	94,535 33	50,000 00	H. M. 4 Ordinary. For Industrial, Act. 4 to Jan. 1, 1900. Since Parr's (3) 3 p.c.
Manufacturers' Life.....	42,040 00	4,461,800 00	11,563 05	4,515,403 05	621,265 47	300,000 00	H. M. 4½.
Mutual Life of Canada.....	22,000 00	6,617,714 80	42,203 77	6,681,918 66	601,239 74	None.	Actuaries 4. H. M. 3 for 1903 business.
National Life of Canada	1,000 00	241,483 84	6,206 50	248,690 34	24,914 59	98,829 70	H. M. 3½.
North American	25,700 00	4,974,197 00	15,667 02	5,015,564 02	610,236 76	60,000 00	Previous to Jan. 1, 1897, H. M. 4½. For 1897-8-9 policies, H. M. 4.
Northern Life.....	5,000 00	241,639 32	None.	246,639 32	158,772 98	213,850 00	H. M. 4½.
Royal Victoria	4,000 00	302,698 29	None.	306,698 29	91,943 98	200,000 00	H. M. 4½.
Sovereign Life.....	None.	31,715 55	None.	31,715 55	79,506 97	81,338 26	O. M. 3 Profit and O. M. 3½ Non Profit.
Subsidiary High Court of the Ancient Order of Foresters.	2,500 00	46,997 86	None.	49,497 86	4,168 62	None.	H. M. 4.
Sun Life of Canada.....	108,916 74	14,044,228 59	111,974 92	14,265,120 25	1,240,656 23	105,000 00	H. M. 4½ prior to Dec. 31, 1897. H. M. 3½ for issues since.
Union Life.....	None.	22,850 19	743 36	23,593 55	102,425 42	100,000 00	H. M. 3½.
Totals.....	415,921 04	72,755,721 66	648,270 25	73,819,912 95	7,847,834 44	3,718,702 46	

[The Guaranteed Security business, forming nearly one-half the total issues since June, 1896, are valued upon the H. M. 4 and H. M. 3 p.c. basis.
With special provision for immediate payment of death claims and for suspended mortality.

3-4 EDWARD VII., A. 1904

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1903.

Companies.	Com- menced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Govern- ment.	Agents' Balances and Bills Re- ceivable.	Interest and Rents Due and Accrued.	Out- standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
Commercial Union..	Sept 11, '63	None.	791,465 98	None.	16,870 45	162,741 67	1,968 84	None.	8,553 30	4,812 24	None.	986,412 48
Edinburgh Life....	1857 . . .	None.	None.	None.	17,399 84	121,667 00	1,365 64	None.	651 12	100 32	None.	141,183 92
Life Association of Scotland	Sept. — '57	None.	70,731 64	None.	83,932 10	164,916 72	6,818 94	None.	3,328 76	8,418 05	None.	338,146 21
*Liverpool and Lon- don and Globe	June 4, '51											
London & Lancashire	1863.....	231,611 06	951,629 05	None.	160,750 00	1,677,918 85	51,678 73	187 84	37,171 24	76,782 64	4,063 80	3,191,793 21
*London Assurance.	1862....											
*North British	1862.....											
Norwich Union Life.	Oct. 18, '99	None.	None.	None.	None.	73,000 00	602 82	None.	None.	None.	None.	73,602 82
Pelican and British Empire	Aug. 21, 03	154,778 02	1,295,841 25	None.	160,984 37	428,669 91	496 28	None.	24,680 83	35,823 87	13,218 39	2,114,492 92
Reliance Mutual....	Aug. 1, '68	None.	None.	None.	500 00	134,320 00	None.	None.	None.	None.	None.	134,820 00
*Royal.	1851....											
Scottish Amicable..	1846.....	None.	None.	None.	15,589 19	149,662 55	None.	None.	None.	111 55	None.	165,363 29
Scottish Provident..	.....	None.	None.	None.	10,273 51	1,850,743 02	None.	None.	21,038 31	None.	None.	1,885,054 84
Standard	1847.....	385,679 17	3,632,395 33	683,600 00	553,731 47	8,844,558 47	154,167 90	None.	3,762 72	143,575 44	1,627 89	14,403,098 39
Star.....	Nov. 6, '68	141,500 00	520,542 37	None.	16,802 97	153,837 36	13,483 99	1,803 54	13,989 83	1,622 04	None.	863,582 10
Totals.....		913,568 25	7,262,605 62	683,600 00	1,036,833 90	13,762,035 55	230,583 14	1,991 38	116,176 11	271,246 15	18,910 08	24,297,550 18

* These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1903.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>	1866											
Etna Life.....	Aug. 1, '68	None.	None.	None.	376,986 49	1,264,107 11	18,963 16	None.	21,547 79	47,111 73	None.	4,728,716 28
Connecticut Mutual	Oct. '68	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable	Nov. '87	None.	None.	None.	393,237 72	8,944,272 00	75,255 70	None.	None.	109,826 00	None.	9,522,591 42
Germania.....	"	None.	None.	None.	3,978 00	176,902 21	None.	None.	969 55	390 54	None.	182,240 30
Metropolitan	Sept. 1, '85	54,001 49	60,900 00	None.	38,975 23	1,535,881 50	None.	None.	2,946 65	68,545 48	None.	1,761,250 35
Mutual Life.....	April, 1881	None.	None.	None.	502,861 91	6,110,785 42	299,199 24	None.	None.	116,566 61	None.	7,029,416 21
Mutual Reserve.....	June 11, '69	None.	None.	None.	84,576 63	260,381 53	51,780 30	None.	1,939 61	44,180 00	None.	443,158 07
National Life.....	About 1868.	None.	None.	None.	None.	None.	110,000 00	None.	None.	122 22	None.	110,122 22
New York.....	Nov. '71	350,000 00	None.	None.	715,859 39	5,944,308 01	306,532 11	None.	31,198 23	102,806 86	None.	7,450,704 60
North-western.....	Oct. '66	None.	None.	None.	42,595 00	132,333 33	None.	None.	None.	762 59	None.	175,690 92
Phoenix Mutual	Jan. '89	None.	None.	None.	None.	134,647 60	None.	None.	None.	497 73	None.	135,145 33
Provident Savings	July 1, '65	None.	553,534 00	None.	58,769 62	231,911 88	4,948 27	10,241 75	3,611 52	12,893 51	945 25	323,321 80
Travelers.....	Oct. 12, '68	None.	None.	None.	97,732 34	1,041,797 87	125,000 00	None.	25,383 69	16,291 36	None.	1,871,739 26
Union Mutual	Aug. 8, '73	None.	None.	None.	11,131 10	1,079,157 83	31,879 01	167 85	4,950 28	23,592 23	None.	1,153,878 30
United States.....		None.	None.	None.	14,752 39	248,668 86	None.	None.	3,185 61	6,065 20	None.	272,672 06
Totals		419,001 49	614,434 00	None	2,344,458 85	30,216,655 15	1,023,557 79	10,409 60	95,732 93	549,952 06	945 25	35,275,147 12

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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1903.

LIABILITIES IN CANADA, 1903.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	^e Excess of Assets over Liabilities. — ^d The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	13,297 19	270,674 26	None.	283,971 45	702,441 03
Edinburgh Life.....	713 70	83,483 00	29 97	84,226 67	56,957 25
Life Association of Scotland. . .	17,870 38	881,876 22	None.	899,746 60	561,660 39
Liverpool & London & Globe .	None.	100,000 00	None.	100,000 00	
London and Lancashire.. . . .	18,605 75	2,335,000 00	7,076 91	2,360,682 66	831,110 55
London Assurance	None.	13,116 00	None.	13,116 00	
North British.....	2,038 96	510,600 00	20 00	512,058 96	
Norwich Union Life.....	None.	1,300 00	None.	1,300 00	72,302 82
Pelican and British Empire....	24,585 26	1,790,000 00	11,650 85	1,826,236 11	288,256 81
Reliance Mutual	None.	85,000 00	None.	85,000 00	49,820 00
Royal	9,520 08	405,255 98	None.	414,776 06	
Scottish Amicable.....	None.	137,120 28	None.	137,120 28	28,243 01
Scottish Provident	None.	82,144 46	None.	82,144 46	1,802,910 38
Standard.....	54,232 29	7,685,347 00	None.	7,739,579 29	6,663,519 10
Star.....	None.	185,600 00	None.	185,600 00	677,982 10
Totals	140,863 61	14,575,917 20	18,777 73	14,725,558 54	9,571,991 64
<i>American Companies.</i>					
Ætna Life.....	16,551 00	5,315,941 00	6,891 84	5,339,383 84	610,667 56
Connecticut Mutual.	None.	774,350 00	None.	774,350 00	662,850 00
Equitable.....	31,683 88	6,147,073 00	34,398 51	6,213,155 39	3,309,436 03
Germania...	450 00	127,159 00	None.	127,609 00	54,631 30
Metropolitan.....	12,757 00	1,794,809 00	13,651 37	1,821,217 37	59,967 02
Mutual Life of New York	29,573 73	6,571,599 00	68,830 03	6,670,002 76	359,413 45
Mutual Reserve Life.....	86,650 00	168,197 64	1,554 00	256,401 64	186,756 43
National Life.....	12,053 00	48,200 00	None.	60,253 00	49,869 22
New York Life.....	33,473 06	7,094,827 00	48,000 69	7,176,300 75	274,403 85
North-western Mutual.....	None.	126,358 00	None.	126,358 00	49,332 92
Phoenix Mutual	None.	275,000 00	None.	275,000 00	139,854 67
Provident Savings.....	1,600 00	290,288 00	274 12	291,562 12	31,759 68
Travelers.....	12,377 00	1,686,935 00	186,703 00	1,886,015 00	11,275 74
Union Mutual.....	11,726 81	1,068,429 00	5,563 79	1,085,719 60	68,158 70
United States.....	10,000 00	254,860 00	97 92	264,957 92	7,714 14
Totals.....	258,295 48	31,744,025 64	365,965 27	32,368,286 39	2,906,860 73

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1903.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	2,778,187 31	20,802 03	1,098,801 49	77,572 84	3,975,363 67
Confederation.....	1,171,859 50	24,952 00	354,672 20	44,284 93	1,595,768 63
Continental.....	100,174 48	None.	9,339 86	5,357 76	114,872 10
Crown Life.....	67,585 70	300 00	2,485 29	543 25	70,914 24
Dominion Life.....	149,259 48	None.	31,176 11	5 00	183,440 59
Excelsior.....	188,437 99	None.	29,001 15	1,915 14	219,354 28
Federal.....	186,722 45	None.	75,698 72	565 91	562,987 08
Great West.....	554,280 69	10,200 00	93,035 04	55,428 75	712,944 48
Home Life.....	119,663 73	None.	6,093 10	5,283 00	131,039 83
Imperial Life.....	491,291 37	2,490 00	83,385 17	478 00	577,644 54
London Life.....	323,568 95	None.	74,442 33	None.	398,011 28
Manufacturers Life.....	1,219,435 91	None.	211,467 30	4,385 37	1,435,288 58
Mutual Life of Canada....	1,254,986 47	None.	304,314 44	1,769 12	1,561,070 03
National Life of Canada....	128,207 43	None.	7,360 37	None.	135,567 80
North American.....	1,117,551 66	15,065 25	230,117 48	18,629 30	1,381,363 69
Northern Life.....	117,682 86	500 00	13,344 04	None.	131,526 90
Royal Victoria.....	128,872 84	None.	13,577 84	None.	142,450 68
Sovereign Life.....	27,659 33	None.	2,078 75	30,617 39	60,355 47
Sub. High Court of A.O.F....	18,060 91	None.	1,881 92	None.	19,942 83
Sun Life of Canada....	3,065,869 95	231,624 32	622,058 39	66,426 73	3,985,979 39
Union Life.....	68,448 17	None.	4,264 88	100,000 00	172,713 05
Totals.....	13,577,807 18	305,933 60	3,271,595 87	413,262 49	17,568,599 14
<i>British Companies.</i>					
Commercial Union.....	19,557 53	None.	29,266 33	None.	48,823 86
Edinburgh Life.....	2,546 80	None.	1,138 36	None.	3,685 16
Life Association of Scotland.	25,164 47	None.	7,782 09	None.	32,946 56
Liverpool & London & Globe.	4,758 48	None.	None.	None.	4,758 48
London and Lancashire Life.	323,127 39	None.	125,161 85	7,190 19	455,479 43
London Assurance.....	883 33	None.	None.	None.	883 33
North British ..	18,163 93	None.	None.	None.	18,163 93
Norwich Union Life.....	482 55	None.	None.	None.	482 55
Pelican and British Empire..	212,770 75	None.	80,973 85	3,662 87	297,407 47
Reliance Mutual ..	3,611 29	None.	263 26	None.	3,874 55
Royal ..	27,423 22	None.	1,127 30	None.	28,550 52
Scottish Amicable.....	3,937 40	None.	626 20	None.	4,563 60
Scottish Provident.....	1,174 67	None.	73,229 81	None.	74,404 48
Standard.....	762,616 51	12,341 86	716,623 36	11,736 59	1,503,318 32
Star.....	16,757 85	None.	35,100 88	6,497 90	58,356 63
Totals.....	1,422,976 17	12,341 86	1,071,293 29	29,087 55	2,535,698 87
<i>American Companies.</i>					
Ætna Life.....	606,961 91	None.	188,237 43	None.	795,199 34
Connecticut Mutual ..	24,749 18	None.	4,750 00	None.	29,499 18
Equitable.....	754,379 45	2,583 50	309,498 94	None.	1,066,461 89
Germania.....	9,082 37	None.	5,946 67	123 46	15,152 50
Metropolitan ..	1,044,894 12	None.	57,126 00	4,449 39	1,106,469 51
Mutual Life of New York...	1,074,320 13	13,000 00	405,469 48	None.	1,492,789 61
Mutual Reserve.....	282,399 89	None.	11,053 30	None.	293,453 19
National Life of U. S.....	743 77	None.	None.	None.	743 77
New York Life ..	1,415,749 03	2,418 89	245,185 87	11,025 84	1,674,379 63
North-western Mutual	9,499 23	None.	None.	None.	9,499 23
Phoenix Mutual ..	14,293 56	None.	5,307 89	None.	19,601 45
Provident Savings ..	151,201 70	None.	10,356 22	226 23	161,784 15
Travelers.....	250,984 56	None.	67,225 93	162 51	318,373 00
Union Mutual.....	209,142 85	None.	41,530 97	None.	250,673 82
United States ..	58,202 52	None.	10,084 58	None.	68,287 10
Totals ..	5,906,604 27	18,002 39	1,361,773 28	15,987 43	7,302,367 37

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PAYMENTS TO POLICY-HOLDERS, 1903.

Companies.	Death Claims.	Matured En- dowments	Paid to An- nuityants.	Paid for Sur- rendered Policies.	Dividends paid Policy- holders.	Total paid to Policy- holders.	Net Premium Income (including consider- ation for An- nuities).
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,227,414 42	278,955 66	22,050 38	79,458 01	65,815 39	1,673,693 86	2,798,989 34
Confederation.....	264,322 08	279,070 40	18,087 04	46,968 69	75,928 13	684,376 34	1,196,811 50
Continental	10,500 00	None.	None.	292 71	None.	10,792 71	100,174 48
Crown Life.....	4,500 00	None.	37 50	None.	None.	4,537 50	67,885 70
Dominion Life.....	19,691 10	2,850 00	469 48	2,291 90	1,172 92	26,475 40	149,259 48
Excelsior.....	22,361 50	1,912 80	300 00	6,206 44	86 64	30,867 38	188,437 99
Federal.....	110,800 00	16,860 00	3,210 72	31,376 99	41,770 78	204,018 49	486,722 45
Great West.....	80,633 76	21,495 15	4,333 29	11,304 94	6,207 28	123,974 42	564,480 69
Home Life.....	30,561 97	None.	None.	13,247 21	None.	43,809 18	119,663 73
Imperial Life.....	47,364 41	None.	7,463 96	15,189 09	719 99	70,737 45	493,781 37
London Life.....	80,764 29	4,990 00	None.	3,752 79	5,731 17	95,238 25	323,568 95
Manufacturers Life...	239,269 77	27,792 00	2,338 30	67,408 37	29,724 60	366,533 04	1,219,435 91
Mutual Life of Canada	253,586 95	122,587 00	8,274 90	31,972 18	77,300 28	493,721 31	1,254,986 47
National Life of Canada	9,250 00	None.	None.	1,634 10	None.	10,884 10	128,207 43
North American ..	227,378 50	52,100 00	10,125 07	68,232 02	65,382 27	423,217 86	1,132,616 91
Northern Life.....	10,385 00	None.	None.	2,030 57	None.	12,415 57	118,182 86
Royal Victoria.....	26,962 95	None.	4,854 28	2,045 56	None.	33,862 79	128,872 84
Sovereign Life.....	None.	None.	None.	None.	None.	None.	27,659 33
Sub. High Ct. of A.O.F.	5,750 00	None.	None.	387 23	None.	6,137 23	18,060 91
Sun Life of Canada ...	687,142 41	199,538 82	69,902 26	141,333 77	93,471 11	1,191,388 37	3,297,494 27
Union Life.....	10,097 24	None.	None.	326 50	None.	10,423 74	68,448 17
Totals.....	3,368,736 35	1,008,151 83	151,447 18	525,459 07	463,310 56	5,517,104 99	13,883,740 78
<i>British Companies.</i>							
Commercial Union....	5,691 30	1,430 80	None.	None.	7,432 54	14,554 64	19,557 53
Edinburgh Life.....	36,112 62	None.	None.	2,510 69	None.	38,623 31	2,546 80
Life Association of Scotland.....	43,215 93	3,372 25	None.	9,032 25	469 99	56,090 42	25,164 47
Liverpool and London and Globe.....	5,914 56	None.	885 63	223 50	None.	7,023 69	4,758 48
London and Lancashire	89,781 90	84,013 50	None.	11,117 10	7,903 87	192,816 37	323,127 39
London Assurance....	6,727 20	None.	None.	None.	None.	6,727 20	883 33
North British.....	34,972 53	2,000 00	823 82	1,870 00	434 00	40,100 35	18,163 93
Norwich Union Life ..	None.	None.	None.	None.	None.	None.	482 55
Pelican and British Em- pire.....	168,218 49	109,590 02	4,735 06	5,926 68	1,613 38	290,083 63	212,770 75
Reliance Mutual.....	4,520 53	None.	53 67	None.	70 44	4,644 64	3,611 29
Royal.....	27,068 00	None.	569 55	704 20	None.	28,341 75	27,423 22
Scottish Amicable....	4,927 50	None.	None.	1,212 61	None.	6,140 11	3,937 40
Scottish Provident ...	1,348 07	None.	None.	247 23	None.	1,595 30	1,174 67
Standard.....	302,658 95	148,549 36	9,760 07	60,397 46	.....	521,365 84	774,958 37
Star.....	33,394 28	2,273 42	116 72	None.	None.	35,784 42	16,757 85
Totals.....	764,551 86	351,229 35	16,944 52	93,241 72	17,924 22	1,243,891 67	1,435,318 03
<i>American Companies.</i>							
Aetna Life.....	253,334 38	345,394 00	None.	4,097 72	63,863 77	666,689 87	606,961 91
Connecticut Mutual...	41,979 00	4,000 00	None.	8,613 00	10,654 33	65,246 33	24,749 18
Equitable.....	274,880 35	84,499 45	6,650 36	152,510 52	137,350 14	655,890 82	756,962 95
Germania.....	2,000 00	None.	None.	2,903 19	18 57	4,921 76	9,082 37
Metropolitan.....	168,647 79	10,294 45	472 71	17,878 27	6,433 96	203,727 18	1,044,894 12
Mutual Life of N. Y...	285,420 50	78,704 47	20,354 60	101,650 37	10,779 87	496,909 81	1,087,320 13
Mutual Reserve. . . .	174,311 24	None.	452 60	17,962 17	2,132 09	194,858 10	282,399 89
National Life.....	2,275 89	200 00	None.	None.	None.	2,475 89	743 77
New York Life.....	365,275 49	131,633 92	13,630 26	160,363 54	129,048 39	799,951 60	1,418,167 92
North-western.....	9,994 00	None.	None.	539 84	3,111 28	13,645 12	9,499 23
Phoenix Mutual.....	26,691 00	8,298 00	None.	1,893 93	2,534 69	39,417 62	14,293 56
Provident Savings....	48,000 00	3,206 37	None.	3,054 12	683 90	54,944 39	151,201 70
Travelers.....	88,797 99	33,753 77	2,286 04	12,142 00	None.	136,979 80	250,984 56
Union Mutual.....	57,804 11	42,530 76	None.	5,871 85	5,943 40	112,150 12	209,142 85
United States... ..	13,570 00	9,268 00	20 00	12,882 35	10,032 00	45,772 35	58,202 52
Totals.....	1,812,981 74	751,783 19	43,866 57	502,362 87	382,586 39	3,493,580 76	5,924,606 66

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH), 1903.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
<i>Canadian Companies</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	1,673,693 86	856,001 01	78,502 41	2,608,197 28	<i>e</i> 1,367,166 39
Confederation	684,376 34	307,293 27	15,000 00	1,006,669 61	<i>e</i> 589,099 02
Continental	10,792 71	57,094 65	None.	67,887 36	<i>e</i> 46,984 74
Crown Life	4,537 50	63,433 06	None.	67,970 56	<i>e</i> 2,943 68
Dominion Life	26,475 40	44,441 75	8,000 00	78,917 15	<i>e</i> 104,523 44
Excelsior	30,867 38	84,937 54	3,134 70	118,939 62	<i>e</i> 100,414 66
Federal	204,018 49	150,769 36	10,400 00	365,187 85	<i>e</i> 197,799 23
Great West	123,974 42	193,792 16	9,000 00	326,766 58	<i>e</i> 386,177 90
Home Life	43,809 18	74,988 18	None.	118,797 36	<i>e</i> 12,242 47
Imperial Life	70,737 45	173,012 44	27,000 00	270,749 89	<i>e</i> 306,894 65
London Life	95,238 25	133,603 89	4,000 00	232,842 14	<i>e</i> 165,169 14
Manufacturers Life	366,533 04	353,769 72	24,000 00	744,302 76	<i>e</i> 690,985 82
Mutual Life of Canada	493,721 31	282,728 43	None.	776,449 74	<i>e</i> 784,620 29
National Life of Canada	10,884 10	63,878 09	None.	74,762 19	<i>e</i> 60,805 61
North American	423,217 86	349,720 43	6,000 00	778,938 29	<i>e</i> 602,425 40
Northern Life	12,415 57	48,477 45	None.	60,893 02	<i>e</i> 70,633 88
Royal Victoria	33,862 79	66,744 10	None.	100,606 89	<i>e</i> 41,843 79
Sovereign Life	None.	43,446 54	None.	43,446 54	<i>e</i> 16,908 93
Sub. High Court of A.O.F.	6,137 23	3,257 86	None.	9,395 09	<i>e</i> 10,547 74
Sun Life of Canada	1,191,388 37	931,638 25	15,750 00	2,138,776 62	<i>e</i> 1,847,202 77
Union Life	10,423 74	155,369 19	None.	165,792 93	<i>e</i> 6,920 12
Totals	5,517,104 99	4,438,397 37	200,787 11	10,156,289 47	<i>e</i> 7,412,309 67
<i>British Companies.</i>					
Commercial Union	14,554 64	3,001 80		17,556 44	<i>e</i> 31,267 42
Edinburgh Life	38,623 31	242 33		38,865 64	<i>d</i> 35,180 48
Life Association of Scotland	56,090 42	1,663 34		57,753 76	<i>d</i> 24,807 20
Liverpool & London & Globe	7,023 69	208 27		7,231 96	<i>d</i> 2,473 48
London and Lancashire	192,816 37	70,921 34		263,737 71	<i>e</i> 191,741 72
London Assurance	6,727 20	None.		6,727 20	<i>d</i> 5,843 87
North British	40,100 35	4,748 54		44,848 89	<i>d</i> 26,684 96
Norwich Union Life	None.	86 78		86 78	<i>e</i> 395 77
Pelican and British Empire	290,083 63	35,240 63		325,324 26	<i>d</i> 27,916 79
Reliance Mutual	4,644 64	166 61		4,811 25	<i>d</i> 936 70
Royal	28,341 75	12,792 94		41,134 69	<i>d</i> 12,584 17
Scottish Amicable	6,140 11	97 29		6,237 40	<i>d</i> 1,673 80
Scottish Provident	1,595 30	123 23		1,718 53	<i>e</i> 72,685 95
Standard	521,365 84	146,029 88		667,395 72	<i>e</i> 835,922 60
Star	35,784 42	3,550 16		39,314 58	<i>e</i> 19,042 05
Totals	1,243,891 67	278,853 14		1,522,744 81	<i>e</i> 1,012,954 06
<i>American Companies.</i>					
Ætna Life	666,689 87	79,508 26		746,198 13	<i>e</i> 49,001 21
Connecticut Mutual	65,246 33	176 61		65,422 94	<i>d</i> 35,923 76
Equitable	655,890 82	113,200 07		769,090 89	<i>e</i> 297,371 00
Germania	4,921 76	54 54		4,976 30	<i>e</i> 10,176 20
Metropolitan	203,727 18	444,490 40		648,217 58	<i>e</i> 458,251 93
Mutual Life of New York	196,909 81	209,638 95		706,548 76	<i>e</i> 786,240 85
Mutual Reserve Life	194,858 10	27,366 28		222,224 38	<i>e</i> 71,228 81
National Life	2,475 89	60 00		2,535 89	<i>d</i> 1,792 12
New York Life	799,951 60	288,986 87		1,088,938 47	<i>e</i> 585,441 16
North-western Mutual	13,645 12	4 74		13,649 86	<i>d</i> 4,150 63
Phoenix Mutual	39,417 62			39,417 62	<i>d</i> 19,816 17
Provident Savings	54,944 39	33,618 74		88,563 13	<i>e</i> 73,221 02
Travelers	136,979 80	33,231 84		170,211 64	<i>e</i> 148,161 36
Union Mutual	112,150 12	53,471 96		165,622 08	<i>e</i> 85,051 74
United States	45,772 35	12,946 46		58,718 81	<i>e</i> 9,568 29
Totals	3,493,580 76	1,296,755 72		4,790,336 48	<i>e</i> 2,512,030 89

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DETAILS of Life Insurance issued and

	Amount in Force Jan. 1, 1902.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Canada Life (Canadian business).....	74,251,400	5,619,007	75,747	.....
Confederation " ".....	34,251,731	3,704,566	None.	None.
Continental.....	2,704,467	1,273,624	37,000	None.
Crown Life.....	1,280,000	1,361,850	14,500	10,000
Dominion Life.....	4,898,538	809,500	6,858	290
Excelsior.....	5,101,458	1,582,793	20,349	12,861
Federal.....	13,981,577	2,748,173	8,100	43,317
Great West.....	15,289,547	4,662,350	114,000	111,144
Home Life.....	3,267,107	1,141,139	56,236	37,477
Imperial Life (Canadian business).....	13,192,119	3,832,600	23,500	59,762
London Life | Ordinary.....	2,978,013	792,425	5,252	10,985
London Life | Industrial.....	3,868,822	1,082,304	3,854	36,152
Manufacturers Life (Canadian business).....	26,036,351	4,344,356	105,688	None.
Mutual Life of Canada " ".....	34,319,960	4,927,599	64,072	10,291
National Life.....	3,425,897	1,569,027	21,000	None.
North American (Canadian business).....	27,852,508	4,063,241	44,083	153,265
Northern Life.....	3,145,337	1,072,030	19,000	1,000
Royal Victoria.....	3,513,931	1,103,214	7,000	15,325
Sovereign Life.....	None.	791,508	None.	None.
Ancient Order of Foresters.....	757,790	197,350	1,000	500
Sun Life of Canada (Canadian business).....	37,041,662	6,560,924	222,157	121,399
Union Life.....	1,522,389	5,510,928	46,360	None.
Totals.....	312,680,604	58,750,508	895,756	623,768
<i>British Companies.</i>				
Commercial Union.....	650,387	66,848	None.	None.
Edinburgh Life.....	150,277	10,409	1,354	None.
Life Association of Scotland.....	1,423,604	None.	973	None.
Liverpool and London and Globe.....	180,265	None.	None.	516
London Assurance.....	33,186	None.	None.	454
North British and Mercantile.....	941,189	21,868	None.	995
Norwich Union Life.....	13,934	None.	None.	None.
Pelican and British Empire.....	6,465,633	147,500	None.	None.
Reliance Mutual.....				
Royal.....	787,221	235,000	None.	6,660
Scottish Amicable.....	210,568	None.	None.	None.
Scottish Provident.....	122,443	None.	None.	None.
Standard.....	21,136,553	1,861,223	156,970	None.
Star.....	495,576	19,500	None.	3,966
London and Lancashire Life.....	9,449,514	1,079,176	13,492	None.
Totals.....	42,060,350	3,441,524	172,789	12,591
<i>American Companies.</i>				
Ætna Life.....	16,472,344	1,254,736	5,794	359,405
Connecticut Mutual.....	1,453,602	None.	None.	None.
Equitable.....	21,769,926	3,046,153	16,046	None.
Germania.....	219,559	19,866	None.	None.
Metropolitan | Ordinary.....	5,720,819	2,849,440	None.	31,622
Metropolitan | Industrial.....	20,761,027	11,204,652	None.	16,992
Mutual Life of New York.....	27,294,235	4,511,864	69,838	None.
Mutual Reserve Life.....	10,263,737	204,292	195,829	86,675
National Life of U. S.....	94,006	None.	None.	None.
New York Life.....	35,078,615	7,903,549	142,605	32,307
North-western Mutual.....	275,407	None.	None.	67
Phoenix Mutual.....	611,964	427	None.	None.
Provident Savings.....	3,945,165	649,380	25,000	None.
Travelers.....	7,106,380	882,970	3,000	34,850
Union Mutual.....	6,318,833	1,090,766	11,500	None.
United States.....	1,815,035	294,000	5,500	53,375
Totals.....	159,200,654	33,912,095	475,112	615,293

* Including transfers to Foreign branches. † \$1,830,355 was transferred during the year from All Life

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terminated in Canada during the Year 1903.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1903.
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change & Decrease.	Not Taken.	Total Terminated.	
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,125,543	274,522	67,000	374,043	804,099	*365,814	520,471	3,531,492	76,414,662
284,870	278,210	115,550	207,583	717,000	45,040	380,828	2,029,081	35,927,216
10,500	None.	3,000	12,500	549,785	6,265	5,000	587,050	3,428,041
5,500	None.	None.	None.	247,000	22,000	265,000	539,500	2,126,850
17,570	2,850	43,530	45,914	374,025	None.	None.	483,889	5,231,297
28,250	2,000	8,000	37,592	497,530	33,000	21,360	627,732	6,089,729
131,500	16,860	53,500	125,395	1,324,985	80,177	103,500	1,835,917	14,945,250
80,334	21,495	78,500	165,050	824,100	160,173	823,750	2,153,402	18,023,639
29,500	None.	None.	21,500	726,621	42,500	138,238	958,359	3,543,600
48,629	None.	6,190	411,364	869,400	99,356	595,776	2,030,715	15,077,266
33,338	5,490	None.	30,811	354,613	14,900	59,675	498,827	3,287,848
51,464	None.	None.	29,718	709,170	None.	None.	790,352	4,200,780
229,482	27,792	59,100	250,252	961,050	319,666	591,846	2,430,188	28,056,207
278,504	122,587	70,000	177,050	1,046,178	74,891	182,621	1,951,831	37,370,091
13,675	None.	None.	41,735	721,465	10,542	142,395	929,812	4,086,112
213,509	52,100	7,000	490,811	1,319,542	163,887	295,000	2,541,849	29,571,248
14,135	None.	8,000	17,000	580,033	16,039	16,000	651,207	3,586,160
30,000	None.	None.	21,000	509,945	27,324	126,431	711,700	3,924,770
None.	None.	None.	None.	27,000	None.	27,208	54,208	737,300
6,500	None.	None.	8,124	63,076	None.	16,000	93,700	862,940
294,234	166,535	27,675	576,689	1,269,720	208,113	977,398	3,520,364	40,425,778
23,282	None.	None.	3,340	3,133,076	None.	15,000	3,174,698	3,904,979
2,950,319	970,441	538,045	3,047,471	17,629,413	1,689,687	5,303,497	32,128,873	340,821,763
18,988	1,431	None.	None.	5,505	None.	None.	25,924	691,313
21,479	None.	None.	4,433	None.	None.	None.	25,912	136,128
37,405	5,708	None.	2,993	11,680	None.	None.	57,786	1,366,791
5,915	None.	None.	1,500	None.	None.	None.	7,415	173,366
6,727	None.	None.	None.	None.	None.	None.	6,727	26,913
37,612	None.	None.	1,993	8,065	5,434	None.	53,104	910,948
None.	None.	None.	None.	None.	None.	None.	None.	13,934
226,641	116,375	None.	127,750	56,923	None.	None.	527,689	6,085,444
30,629	None.	None.	2,638	12,500	1,693	1,000	48,460	980,421
4,927	None.	None.	1,848	None.	None.	None.	6,775	203,793
1,348	None.	None.	436	None.	None.	None.	1,784	120,659
288,474	173,651	24,500	233,153	646,691	44,956	157,000	1,568,425	21,586,321
34,776	3,318	None.	None.	12,000	1,460	None.	51,554	467,488
99,455	85,443	None.	104,373	366,241	15,710	55,450	726,702	9,815,480
814,406	385,926	24,500	481,117	1,119,605	69,253	213,450	3,103,257	42,578,999
252,383	344,856	35,500	129,175	253,293	359,143	56,200	1,430,550	16,661,729
41,979	4,000	None.	8,613	None.	None.	None.	54,592	1,399,010
275,327	84,686	67,100	591,765	742,780	None.	440,503	2,202,161	22,629,964
459	2,000	None.	4,824	None.	8,203	None.	15,477	223,948
23,521	10,215	None.	129,154	1,134,877	None.	343,355	1,641,122	6,960,759
145,127	None.	98	264,368	7,891,005	421	None.	8,301,019	23,647,668
272,630	80,170	24,871	671,890	1,396,906	19,282	None.	2,465,749	29,410,188
231,777	None.	None.	40,003	1,094,933	41,300	None.	1,408,013	9,342,520
14,191	200	None.	None.	None.	None.	None.	14,391	79,615
363,404	130,453	†1,950,180	718,493	†80,246	158,862	None.	3,401,638	39,755,438
9,994	None.	None.	1,000	None.	3,000	None.	13,994	261,480
26,691	8,298	None.	3,314	None.	None.	None.	38,303	574,088
44,000	3,000	519,700	36,000	112,465	26,488	None.	741,653	3,877,892
162,135	31,270	37,410	56,708	209,494	121,787	15,608	633,812	7,333,388
62,225	39,406	71,024	42,185	303,000	11,699	67,802	597,341	6,823,758
10,500	9,268	17,500	42,720	186,500	59,420	37,500	363,408	1,804,502
1,936,334	747,822	2,723,383	2,740,212	13,405,499	809,605	960,368	23,323,223	170,845,947

and Endowments to Extended Term insurance.

New Policies Issued in Canada in 1903.

	Life.		Endowment.		Term and all other.		Bonus Additions.	Total.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
Canadian Companies.									
Canada Life (Canadian business) ¹	1,970	3,852,726	1,032	1,611,781	45	154,500		3,047	5,619,007
Confederation "	1,592	2,346,500	779	1,056,723	140	282,500	18,843	2,511	3,704,566
Continental ..	548	682,445	385	449,179	67	142,000		1,000	1,273,624
Crown Life.....	564	841,350	288	422,000	29	98,500		881	1,361,850
Dominion Life.....	290	502,500	205	273,000	3	34,000		498	809,500
Excelsior.....	963	1,144,833	381	387,960	30	50,000		1,374	1,582,793
Federal.....	1,370	1,942,413	527	749,221	19	56,500	39	1,916	2,748,173
Great West	2,469	3,130,930	580	720,480	331	810,940		3,380	4,662,350
Home Life.....	665	772,401	283	358,738	6	10,000		954	1,141,139
Imperial Life (Canadian business)	1,685	2,577,583	684	1,119,162	44	135,071	784	2,413	3,832,600
London Life (Ordinary ..	193	155,400	631	557,525	39	79,500		863	792,425
Industrial.....	5,318	577,791	7,921	504,513	None.	None.		13,239	1,082,304
Manufacturers Life (Canadian business)	2,012	2,748,414	987	1,422,619	97	173,323	6,574	3,096	4,350,930
Mutual Life of Canada "	1,689	2,634,107	1,486	2,009,992	122	283,500		3,297	4,927,599
National Life of Canada.....	632	904,462	324	397,565	103	267,000		1,059	1,569,027
North American Life (Canadian business)	1,463	2,148,423	946	1,384,536	262	530,282		2,671	4,063,241
Northern Life	628	729,500	234	252,750	47	89,780		909	1,072,030
Royal Victoria ..	591	783,238	199	241,476	48	78,500		838	1,103,214
Sovereign Life	119	284,800	103	204,708	80	302,000		302	791,508
Sub. High Court, A. O. F.....	206	197,350						206	197,350
Sun Life (Canadian business).....	3,707	4,610,309	2,110	1,863,611	392	42,101	44,903	6,209	6,560,924
Union Life.....	32,897	5,398,936	471	111,992				33,368	5,510,928
	61,571	38,966,411	20,556	16,099,531	1,904	3,619,997	71,143	84,031	58,757,082
British Companies.									
Commercial Union.....	5	28,833	9	12,000			26,015	14	66,848
Edinburgh Life.....							10,409		10,409
London and Lancashire Life.....	315	464,374	372	524,336	10	21,190	69,276	697	1,079,176
North British			6	21,000			868	6	21,868
Pelican and British Empire	29	106,500	15	41,000				44	147,500
Royal.....	39	90,500	44	140,500	5	4,000		88	235,000
Standard	275	662,253	597	880,600	55	298,000	20,370	927	1,861,223
Star.....	7	9,500	7	9,000	1	1,000		15	19,500
	670	1,361,960	1,050	1,628,436	71	324,190	126,938	1,791	3,441,524

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American Companies.									
Etna Life	32	39,389	772	1,076,447	77	138,900	881	1,254,736
Equitable Life	977	1,860,546	628	1,047,389	63	126,200	12,018	1,668	3,046,153
Germania	9	17,840	2	2,000	.....	.....	26	11	19,886
Metropolitan (Ordinary)	1,354	1,410,444	2,537	1,396,496	4	42,500	.....	3,895	2,849,440
Metropolitan (Industrial)	2,331	303,498	80,030	10,890,001	530	11,153	.....	82,891	11,204,652
Mutual Life of New York	2,463	3,650,750	402	623,390	30	153,617	84,107	2,895	4,511,864
Mutual Reserve Life	38	85,592	.....	.....	57	118,700	.....	95	204,292
New York Life	3,025	5,428,821	1,464	2,302,135	6	163,595	8,998	4,495	7,903,549
Phoenix Mutual	1	427	.....	.....	.....	.....	.....	1	427
Provident Savings .....	.....	.....	.....	.....	340	649,380	.....	340	649,380
Travellers	126	484,619	148	253,251	58	145,000	.....	332	882,970
Union Mutual	691	896,120	155	193,646	2	1,000	9,617	848	1,100,383
United States	47	74,000	29	53,000	51	167,000	.....	127	294,000
	11,094	14,252,046	86,167	17,837,855	1,218	1,717,045	114,766	98,479	33,921,712

RECAPITULATION.

Canadian Companies	61,571	38,966,411	20,556	16,099,531	1,904	3,619,997	71,143	84,038	58,757,082
British Companies	670	1,361,960	1,050	1,628,436	71	324,190	126,938	1,791	3,441,524
American Companies	11,094	14,252,046	86,167	17,837,855	1,218	1,717,045	114,766	98,479	33,921,712
	73,335	54,580,417	107,773	35,565,822	3,193	5,661,332	312,847	184,301	96,120,318

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POLICIES in Force in Canada, December 31, 1903.

	Life.		Endowment.		Term and all other.		Bonuses.		Total.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.	
Canadian Companies.										
Canada Life (Canadian business)	29,155	58,895,995	8,017	13,800,589	111	411,520	3,203,891	37,283	76,314,995	
Confederation "	15,124	22,202,056	8,628	11,907,231	919	1,572,600	245,329	24,671	33,927,216	
Continental Life	2,019	2,277,524	735	864,517	145	286,000	None.	2,899	3,428,041	
Crown Life	849	1,334,984	438	698,500	32	93,366	None.	1,319	2,126,850	
Dominion Life	1,686	2,714,055	2,064	2,452,087	14	56,500	8,655	3,764	5,231,297	
Excelsior Life	3,950	3,974,463	2,143	1,862,111	174	250,035	3,120	6,268	6,089,729	
Federal Life	7,468	10,357,264	1,699	2,315,674	996	2,271,700	612	10,133	14,945,250	
Great West Life	9,342	12,874,270	1,873	2,528,198	1,265	2,610,760	10,411	12,479	18,023,639	
Home Life	2,048	2,582,684	466	606,416	284	354,500	None.	2,798	3,543,600	
Imperial Life (Canadian business)	5,132	9,621,624	2,569	4,711,601	162	743,257	784	7,863	15,077,266	
London Life	1,311	1,047,860	2,248	1,955,333	192	284,500	155	3,751	3,287,848	
Manufacturers (Canadian business)	19,967	2,042,909	29,101	2,136,904	883	20,966	None.	49,951	4,200,779	
Mutual Life of Canada	15,466	19,427,727	4,952	6,782,470	987	1,827,334	18,676	21,405	28,056,297	
National Life of Canada	15,755	23,265,970	9,179	12,659,121	657	1,445,000	None.	25,591	37,370,091	
North American Life (Can. business)	1,603	2,479,127	706	965,185	307	641,500	None.	2,616	4,086,112	
Northern Life	13,901	19,110,989	5,240	6,799,079	1,802	3,501,510	159,640	20,943	29,571,248	
Royal Victoria	2,040	2,545,544	796	889,452	106	151,164	None.	2,942	3,586,160	
Subsidiary High Court A.O.F.	1,838	2,614,523	760	973,247	219	337,000	None.	2,817	3,924,770	
Sovereign Life	953	862,940	None.	None.	None.	None.	None.	953	862,940	
Sun Life (Canadian business)	111	241,800	96	180,500	78	312,000	None.	285	737,300	
Union Life	20,214	25,808,465	13,959	13,572,828	1,826	486,599	557,885	35,999	40,425,778	
	22,959	3,664,354	1,487	240,625	None.	None.	None.	24,446	3,904,979	
	192,891	229,950,428	97,156	88,901,668	11,129	17,660,841	4,209,158	301,176	340,722,095	
British Companies.										
Commercial Union	208	538,789	29	44,239	1	974	107,311	238	691,313	
Edinburgh Life	66	106,852	1	973	None.	None.	28,303	67	136,128	
Life Association of Scotland	628	1,041,128	13	14,962	7	2,701	308,000	648	1,366,791	
Liverpool and London and Globe	99	128,748	5	12,678	None.	None.	31,940	104	173,366	
London and Lancashire Life	2,113	3,514,363	3,709	5,754,136	142	380,751	166,230	5,964	9,815,480	
North British	336	648,385	28	68,130	None.	None.	194,433	364	910,948	
Norwich Union Life	4	8,500	2	5,000	None.	None.	434	6	13,934	
Pelican and British Empire	1,764	4,222,396	696	1,461,901	1	35,000	366,147	2,461	6,085,444	

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Royal	288	622,160	80	216,052	7	6,500	135,709	375	980,121
Scottish Amicable.....	78	187,118	None.	None.	None.	None.	16,675	78	203,793
Scottish Provident.....	43	78,490	None.	None.	None.	None.	42,169	43	120,659
Standard	5,635	11,447,501	4,900	8,122,949	152	760,500	1,255,371	10,687	21,586,321
Star.....	175	321,579	79	101,064	1	6,000	38,845	258	467,488
<i>American Companies.</i>									
.....	11,437	22,866,009	9,542	15,802,084	314	1,192,426	2,691,565	21,293	42,552,086
Ætna Life.....	4,842	5,610,137	6,491	9,356,492	863	1,695,100	None.	12,196	16,661,729
Equitable Life.....	8,418	17,571,243	2,381	4,597,167	168	338,257	123,297	10,897	22,629,964
Germania	48	75,188	66	147,401	None.	None.	1,356	114	223,948
Metropolitan.....	3,503	3,804,385	4,833	3,028,924	13	127,500	None.	8,349	6,960,759
..... (Ordinary)	28,309	3,146,738	163,331	20,418,258	3,872	82,672	None.	195,545	23,647,668
..... (Industrial)	11,636	22,743,772	2,999	5,366,079	85	959,204	341,433	14,720	29,410,188
Mutual Life of New York.....	1,093	2,292,250	None.	None.	3,551	7,050,270	None.	4,644	9,342,520
Mutual Reserve.....	94	78,616	1	1,000	None.	None.	None.	95	79,616
National Life	16,064	27,892,470	5,527	9,726,373	481	1,999,925	136,676	22,072	39,755,438
New York Life	215	254,676	6	6,804	None.	None.	None.	221	261,480
North-western	551	553,727	25	12,361	5	8,000	None.	581	574,088
Phoenix Mutual	761	1,282,363	248	341,402	1,017	2,254,127	None.	2,026	3,877,892
Provident Savings	1,870	4,090,690	1,059	2,484,256	341	818,442	None.	3,273	7,393,388
Travelers.....	3,254	4,552,872	1,152	1,719,978	305	550,908	102,750	4,711	6,926,508
Union Mutual.....	616	910,636	187	302,585	202	589,114	2,167	1,005	1,804,502
United States.....									
.....	81,204	94,859,713	188,309	57,509,083	10,906	16,473,519	707,373	280,419	169,549,688

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AMOUNTS of Insurance effected in Canada during the respective Years 1875-1903.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,170,604	3,132,904	33,274,297	91,577,805
Total.....	659,554,855	88,194,492	391,093,111	1,138,842,458

Net Amounts of Insurance in force in Canada, 1875-1903.

1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,421,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,625,096	42,134,304	170,676,800	548,436,200

* Including 20 months' business of the Canada Life.

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PREMIUM INCOME during respective Years 1875-1903.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,883,174	1,435,317	5,924,608	18,243,099
Total	122,558,688	27,500,463	79,058,096	229,117,247

* Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1903.

Companies.	Total Amount Paid by Members.	Number of Cer- tificates reported as taken.	Amount of Certificates new and taken up.	Number of Certifi- cates in force at date.	Net Amount in force.	Number of Cer- tificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted	Resisted
	\$		\$		\$		\$	\$	\$	\$
Catholic Mutual Benefit Association.....	276,029	1,692	1,946,500	18,159	24,823,000	157	260,000	237,700	37,083	None.
Commercial Travellers' Mutual Benefit Society	30,242	101	103,000	1,841	1,841,000	21	22,000	22,000	None.	None.
Independent Order of Foresters (Canadian business).....	1,116,661	10,869	9,169,500	83,791	91,146,000	None.	662,387	657,461	83,253	11,500
Woodmen of the World.....	101,217	1,551	1,466,000	8,591	9,824,000	43	48,000	55,881	4,000	1,000
Totals for 1903.....	1,524,149	14,213	12,685,000	112,382	127,634,000	221	992,387	973,042	124,336	12,500
Totals for 1902.....	1,437,994	11,470	10,326,000	104,772	121,016,500	1,134,816	1,120,891	180,816	6,000

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SUPREME COURT—INDEPENDENT ORDER OF FORESTERS, 1903.
Life and Endowment Department.

	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims, includ- ing Disability.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	%	%
In Canada.....	1,116,661	10,809	9,169,500	83,791	91,146,000	662,387	657,461	83,253	11,500
In other countries	1,905,691	25,447	20,515,500	135,701	146,978,000	995,722	995,722	107,567	36,000
Totals.....	3,022,352	36,316	29,685,000	219,492	238,124,000	1,658,109	1,653,183	190,820	47,500

Sick and Funeral Department.

In Canada.....	176,077	4,163	.....	30,408	.....	140,138	139,816	2,366	1,126
In other countries.....	72,525	1,545	11,600	53,691	52,256	1,053	382
Totals.....	248,602	5,708	42,608	193,829	192,072	3,419	1,508

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ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1903.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.	260,000	495,500	755,500
Commercial Travellers' Mutual Benefit Society	22,000	93,000	115,000
Independent Order of Foresters (Canadian business).	596,079	3,976,421	4,572,500
Woodmen of the World.	48,000	684,500	732,500
Totals for 1903	926,079	5,249,421	6,175,500
Totals for 1902	1,074,013	4,822,987	5,897,000

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TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES - ASSETS, 1903.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Cash Loans and Pre- mium Obli- gations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued	Due from Members.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual	Feb. 10, 1880	None.	None.	None.	None.	163,594 81	None.	None.	40,048 77	1,350 00	204,993 58
Commercial Travellers	July, 1881	None.	13,200 00	None.	27,638 53	7,281 98	None.	195 58	None.	330 00	48,646 09
Independent Order of Foresters	" 1881	756,457 80	2,959,051 28	None.	3,119,042 15	269,809 26	None.	97,901 85	31,750 13	92,489 56	7,326,502 12
Woodmen of the World	" 1893	None.	23,935 80	None.	54,171 43	27,081 07	174 36	1,228 37	12,508 02	1,370 24	120,469 29
Totals.....		756,457 80	2,996,187 08	None.	3,200,852 11	467,767 12	174 36	99,325 80	84,306 92	95,539 80	7,700,611 08

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1903.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total. Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual..	37,083 34	2,108 76	None.	39,192 10
Commercial Travellers.... .	None.	None.	433 10	433 10
Independent Order of Foresters.....	243,246 95	9,202 62	181,303 05	433,752 62
Woodmen of the World..	5,000 00	637 26	6,477 31	12,114 57
Totals.....	285,330 29	11,948 64	188,213 46	485,492 39

ASSESSMENT LIFE COMPANIES.

INCOME, 1903.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual.....	255,326 03	20,703 12	4,707 88	None.	280,737 03
Commercial Travellers	30,242 34	3,744 00	1,674 05	None.	35,660 39
*Independent Order of Foresters.....	3,012,651 52	258,302 62	249,914 51	11,814 02	3,532,682 67
Woodmen of the World.....	80,895 84	20,320 89	2,656 86	867 59	104,741 18
Totals.....	3,379,115 73	303,070 63	258,953 30	12,681 61	3,953,821 27

EXPENDITURE, 1903.

	Paid to Members.	General. Expenses.	Total Expenditure.	Excess of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual.....	237,699 99	19,963 88	257,663 87	23,073 16
Commercial Travellers.	22,000 00	3,676 52	25,676 52	9,983 87
Independent Order of Foresters.....	1,845,255 42	547,453 52	2,392,708 94	1,139,973 73
Woodmen of the World.....	55,880 85	21,740 19	77,621 04	27,120 14
Totals	2,160,836 26	592,834 11	2,753,670 37	1,200,150 90

*Including the sick and funeral department.

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

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CANADIAN COMPANIES—ASSETS, 1903.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada.	None.	None.	37,630 00	None.	898 89	8,520 86	357 50	4,118 87	3,522 19	55,048 31	Accident and Sickness.
Boiler Inspection.	None.	10,200 00	90,898 47	9,330 00	10,290 20	11,967 34	1,853 52	3,765 17	1,355 35	139,660 05	Steam Boiler, &c.
Canada Accident.	None.	None.	103,495 71	None.	64 50	11,566 19	356 69	2,079 93	600 00	118,163 02	Accident, Plate Glass and Sickness.
Canadian Ry. Accident.	None.	22,800 00	46,410 75	None.	512 92	11,855 15	811 00	30,359 12	1,675 52	114,424 46	Accident and Sickness.
Dominion Guarantee Co., Limited.	None.	None.	43,190 00	None.	None.	13,073 56	None.	1,977 96	27,863 33	86,104 85	Burglary Guarantee.
Dominion of Canada Guarantee and Accident	None.	11,322 76	143,341 09	None.	598 07	25,622 61	1,845 53	26,259 71	2,763 77	211,753 54	Guarantee, Accident and Sickness.
Dominion Plate Glass.	None.	None.	16,000 00	None.	1,568 11	2,492 24	None.	None.	10,707 76	30,768 11	Plate Glass.
Guarantee Co. of N.A.	63,350 00	350 00	1,063,751 17	None.	None.	114,483 42	7,350 07	8,433 14	3,636 55	1,201,354 35	Guarantee.
Ontario Accident	None.	None.	44,324 45	None.	3,380 37	22,108 03	147 24	33,463 62	None.	103,423 71	Accident and Sickness.
Totals.	63,350 00	44,672 76	1,529,041 64	9,330 00	17,313 06	221,689 40	12,721 55	110,457 52	52,124 47	2,060,700 40	

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1903.

Companies	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada	1,097 21	8,644 73	974 54	10,716 48	44,331 83	44,920 00	Accident and Sickness.
Boiler Inspection	None.	50,404 00	2,258 25	52,662 25	86,997 80	75,075 00	Steam Boiler.
Canada Accident	1,532 75	34,417 45	953 20	36,903 40	81,259 62	43,320 00	Accident, Plate Glass and Sickness.
Canadian Railway Accident	8,780 52	81,140 00	None.	89,920 52	24,503 94	40,000 00	Accident and Sickness.
Dominion Guarantee Co., Limited	1,796 78	11,069 86	6,760 12	19,626 76	66,478 09	60,000 00	Burglary Guarantee.
Dominion of Canada Glass and Accident	13,573 85	92,419 47	938 65	106,931 97	104,821 57	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass	None.	26,804 78	None.	26,804 78	3,963 33	10,000 00	Plate Glass.
Guarantee Co. of N. A.	27,628 00	111,089 31	6,711 65	145,428 96	1,055,925 39	304,600 00	Guarantee.
Ontario Accident	5,200 00	67,117 15	778 43	73,095 58	30,328 13	43,695 00	Accident and Sickness.
Totals	59,609 11	483,106 75	19,374 84	562,090 70	1,498,609 70	728,440 00	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1903, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

INCOME, 1903.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Accident and Guarantee Co..	20,903 25	1,310 81	612 53	22,826 59	1,050 00
Boiler Inspection.....	39,017 25	5,260 77	663 25	44,941 27	None.
Canada Accident.....	45,132 15	4,063 29	None.	49,195 44	None.
Canadian Railway Accident..... . .	154,486 28	2,768 63	None.	157,254 91	None.
Dominion Guarantee Co., Limited... .	24,729 99	1,856 52	None.	26,586 51	None.
Dom. of Canada Guarantee & Accident.	191,955 83	5,820 06	None.	197,775 89	None.
Dominion Plate Glass.....	20,281 04	1,241 65	None.	21,522 69	None.
Guarantee Co. of North America.....	204,910 36	46,278 67	1,883 25	253,072 28	None.
Ontario Accident....	158,290 91	1,908 95	None.	160,199 86	None.
Totals.....	859,707 06	70,509 35	3,159 03	933,375 44	1,050 00

EXPENDITURE, 1903.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock- holders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co....	8,727 82	15,532 52	None.	24,260 34	Accident & Sickness.
Boiler Inspection.....	7,236 24	38,331 67	6,006 00	51,573 91	Steam Boilers.
Canada Accident...	16,789 85	22,255 16	3,832 34	42,877 35	Accident, Sickness & Plate Glass.
Canadian Railway Accident... . .	82,827 42	65,812 89	2,400 00	151,040 31	Accident & Sickness.
Dominion Guarantee Co., Ltd.	6,300 41	11,187 85	4,800 00	22,288 26	Burglary Guarantee.
Dom. of Canada G'ntee & Acc't	69,414 39	82,390 09	8,546 40	160,350 88	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	6,885 74	10,018 06	2,750 00	19,653 80	Plate Glass.
Guarantee Co. of North America	38,658 77	110,289 71	24,368 00	173,316 48	Guarantee.
Ontario Accident.....	70,275 54	78,864 54	2,180 00	151,320 08	Accident & Sickness.
Totals.	307,116 18	434,682 49	54,882 74	796,681 41	

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ABSTRACT of Guarantee Business in Canada for the Year 1903.

	Premiums of the Year.	Number of Poli- cies, New and Renewed.	Amount of Poli- cies, New and Renewed.	Number of Poli- cies in force in Canada at date	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety.....	10,823	1,045	2,732,629	859	2,277,573	1,374	382	1,027	None.
Dominion of Canada Guarantee & Accident.	20,962	1,271	5,697,747	1,269	4,551,047	3,097	1,790	1,307	None.
Employers' Liability ...	27,583	4,486	6,501,226	4,219	5,864,026	10,832	11,227	2,750	None.
Guarantee Co. of N. A....	30,427	.....	9,785,028	.....	8,261,528	5,300	5,911	None.	None.
London Guarantee and Accident.....	56,914	3,450	13,075,573	3,172	12,594,073	8,578	5,804	505	2,500
Railway Passengers.....	352	141	141,500	139	135,900	None.	None.	None.	None.
United States Fidelity and Guaranty....	2,380	352	855,431	336	828,231	166	None.	166	None.
Totals.....	149,441	10,745	38,789,134	9,994	34,512,378	29,347	25,114	5,755	2,500

ABSTRACT of Accident Business in Canada for the Year 1903.

Accident and Guarantee	15,076	1,192	2,493,500	983	2,051,500	5,904	5,568	336	None.
Canada Accident.....	25,180	2,559	7,377,562	2,556	6,982,313	9,802	10,104	522	None.
Canadian Railway	154,486	14,723	18,887,602	12,936	16,044,252	68,033	68,279	7,024	None.
Dominion of Canada Guarantee & Accident.	170,993	14,765	26,931,499	13,835	25,207,349	54,092	56,804	9,158	None.
Employers' Liability....	22,277	1,660	4,803,350	1,612	4,677,600	8,661	6,734	2,225	None.
London Guarantee and Accident	71,170	6,539	13,776,425	6,451	13,533,425	34,014	36,238	5,450	None.
Maryland Casualty	2,779	231	590,708	219	545,151	218	174	44	None.
Ocean Accident and Guarantee.....	94,337	.....	21,434,683	.....	23,158,333	52,817	75,259	11,300	5,000
Ontario Accident	69,808	5,724	8,240,600	5,706	6,407,850	19,828	21,966	1,700	None.
Railway Passengers....	6,401	576	1,220,500	559	1,179,000	306	306	None.	None.
Sun	160	None.	None.	28	9,000	23	23	None.	None.
Travelers.....	88,433	14,477	50,634,036	3,999	11,204,266	42,129	36,329	6,500	None.
Totals.....	721,100	156,390,465	111,000,039	295,827	317,784	44,259	5,000

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ABSTRACT of Plate Glass Insurance in Canada for the Year 1903.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	£		£		£	£	£	£	£
Canada Accident.....	15,735	1,453	.....	2,050	.....	5,766	5,362	996	None.
Dominion Plate Glass...	20,281	1,419	.....	2,876	.....	6,886	6,886	None.	None.
Lloyds Plate Glass.....	46,615	3,214	.....	6,639	.....	19,570	19,570	None.	None.
New York Plate Glass ..	3,097	.....	97,998	1,032	153,909	2,504	3,097	17	None.
Totals	85,728	.....	.....	12,597	.....	34,726	34,915	1,013	None.

ABSTRACT of Employers Liability Insurance in Canada for the Year 1903.

Employers Liability.....	229,940	1,267	12,725,000	1,221	12,265,000	115,000	106,705	32,620	None.
Maryland Casualty....	22,378	71	195,571	70	189,014	1,410	285	1,125	None.
Ocean Accident and Guarantee.....	48,657	.....	3,194,683	.....	3,153,850	25,240	39,201	21,400	None.
Ontario Accident . . .	88,484	858	5,714,250	843	5,544,250	41,378	38,878	2,500	None.
Travelers	9,152	86	660,000	86	660,000	4,758	4,758	None.	None.
Totals	398,611	.....	22,489,504	.....	21,811,114	187,786	189,827	57,645	None.

ABSTRACT of Burglary Guarantee Business in Canada for the year 1903.

Dominion Guarantee Co., Limited	24,730	1,702	3,027,460	1,614	2,904,981	7,566	6,300	1,797	None.
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ABSTRACT of Steam Boiler Insurance in Canada for the year 1903.

Boiler Inspection and Insurance Company.....	39,017	757	2,935,525	1,422	5,836,775	7,236	7,236	None.	None.
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ABSTRACT of Inland Transit Insurance in Canada for the year 1903.

British and Foreign Marine.	9,481	1,630	41,325,422	None.	None.	260	260	None.	None.
Marine Insurance Co. . .	12,685	.....	63,104,323	None.	None.	12,700	12,700	None.	None.
Ocean Marine	123	.....	359,000	None.	None.	None.	None.	None.	None.
Totals....	22,289	.....	104,788,745	None.	None.	12,960	12,960	None.	None.

THE GUARANTEE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	30,427		9,785,028		8,261,528	5,300	5,911	None.	None.
In other Countries.....	174,483		66,726,836		48,941,743	42,183	32,747	14,041	13,587
Totals.....	204,910		76,511,864		57,203,271	47,483	38,658	14,041	13,587

ABSTRACT of Sickness Insurance in Canada for the year 1903.

Accident and Guarantee Company.....	5,827	2,482		4,210		3,921	3,160	761	None.
Ancient Order of Foresters									
Canada Accident.....	3,885	1,762		1,742		1,212	1,324	15	None.
Canadian Railway Accident.....						14,908	14,548	1,656	None.
Dominion of Canada Guarantee and Accident.....						12,719	10,821	3,109	None.
Employers' Liability.....	8,590	1,648	1,169,187	1,642	1,164,562	4,726	4,351	450	None.
*Independent Order of Foresters.....	176,077	4,163		30,408		140,138	139,816	2,366	1,126
London Guarantee and Accident.....	4,638	1,020	650,225	1,007	636,975	1,536	1,293	390	None.
Maryland Casualty.....	662	111	133,770	111	133,770	None.	None.	None.	None.
Ocean Accident and Guarantee.....	11,841					9,154	9,462	1,535	None.
Ontario Accident.....						9,030	9,431	1,000	None.
Railway Passengers.....						203	203	None.	None.
Woodmen of the World..	67	121		121		None.	None.	None.	None.
Totals	211,587					197,547	194,409	11,282	1,126

ABSTRACT of Contract Insurance in Canada for 1903.

American Surety.....									
United States Fidelity and Guaranty.....	3,097	74	565,135	37	532,643	None.	None.	None.	None.
Totals.....	3,097	74	565,135	37	532,643	None.	None.	None.	None.

* Including funeral benefits.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.			Remarks.	
							Claims paid.	Not Resisted.			Resisted.
	\$		\$		\$	\$	\$	\$			
Accident	15,076	1,192	2,493,500	983	2,051,500	5,904	5,568	336	Total business,		
Sickness.	5,827	2,482	.....	4,210	.....	3,921	3,160	761	Dec. 31, 1903.
Totals	20,903	3,674	2,493,500	5,193	2,051,500	9,825	8,728	1,097	None.		

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

Inland Marine	12,685	1,012	4,530,193	None.	None.	1,457	1,457	None.	In Canada,
Inland Transit	9,481	1,630	41,325,422	None.	None.	260	260	None.	Dec. 31, 1903.
Totals	22,166	2,642	45,855,615	None.	None.	1,717	4,717	None.	None.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident	25,512	2,656	7,695,002	2,653	7,299,753	9,802	10,104	522	Total business,
Sickness	3,885	1,762	.....	1,742	.....	1,212	1,324	15	Dec. 31, 1903.
Plate Glass	12,735	1,453	.....	2,050	.....	5,766	5,362	996	None.
Totals	45,132	5,871	7,695,002	6,445	7,299,753	16,780	16,790	1,533	None.

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	154,486	14,723	18,887,602	12,936	16,044,252	68,033	68,279	7,024	Total business,
Sickness .....	.....	.....	.....	.....	.....	14,908	14,548	1,656	Dec. 31, 1903.
Totals	154,486	14,723	18,887,602	12,936	16,044,252	82,941	82,827	8,680	None.

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business
—Concluded.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Claims Paid.	Not Resisted. Resisted.	
Guarantee.....	\$ 20,962	1,271	\$ 5,697,747	1,269	\$ 4,551,047	\$ 3,097	\$ 1,790	\$ 1,397	Total business, Dec. 31, 1903.
Accident.....	170,993	14,765	26,931,499	13,835	25,207,349	{ 54,092	56,804	9,158	
Sickness.....						{ 12,719	10,821	3,109	
Totals	191,955	16,036	32,629,246	15,104	29,758,396	69,908	69,415	13,574	None.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee	27,583	4,486	6,501,226	4,219	5,864,026	10,832	11,227	2,570	In Canada, Dec. 31, 1903.
Accident.....	22,277	1,660	4,803,350	1,612	4,677,600	8,661	6,734	2,225	
Sickness	8,590	1,648	1,169,187	1,642	1,164,562	4,726	4,351	450	
Employers' Liability.....	229,940	1,267	12,725,000	1,221	12,265,000	115,000	106,705	32,620	
Totals	288,390	9,061	25,198,763	8,694	23,971,188	139,219	129,017	37,865	None.

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee.....	56,914	3,450	13,075,573	3,172	12,594,073	8,578	5,804	505	In Canada, Dec. 31, 1903.
Accident.....	71,170	6,539	13,776,425	6,451	13,533,425	33,014	36,238	5,450	
Sickness	4,638	1,020	650,225	1,007	636,975	1,536	1,293	390	
Employers' Liability....	6,911	118	898,666	117	888,666	1,199	841	600	
Totals	139,633	11,127	28,400,889	10,747	27,653,139	44,327	44,176	6,945	2,500

THE MARINE INSURANCE COMPANY.

Inland Marine	971	.....	181,565	None.	None.	None.	None.	None.	In Canada, Dec. 31, 1903.
Inland Transit	28,719	.....	63,104,323	None.	None.	12,700	12,700	None.	
Totals	29,690	.....	63,285,888	None.	None.	12,700	12,700	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident	69,808	5,724	8,240,600	5,706	6,407,850	{ 19,828	21,966	1,700	None.	} Total business, Dec. 31, 1903.
Sickness	88,484	858	5,714,250	843	5,544,250	{ 9,030	9,431	1,000	None.	
Employers' Liability						{ 41,378	38,878	2,500	None.	
Totals	158,292	6,582	13,954,850	6,549	11,952,100	70,236	70,275	5,200	None.	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident	94,337		21,434,683		23,158,333	{ 52,817	75,259	11,300	5,000	} In Canada, Dec. 31, 1903.
Sickness	11,841					{ 9,154	9,462	1,535	None.	
Employers' Liability	48,637		3,194,683		3,152,850	{ 25,240	39,201	21,400	None.	
Totals	154,815		24,629,366		26,311,183	87,211	123,922	34,235	5,000	

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee	352	141	141,500	139	135,900	None.	None.	None.	None.	} In Canada, Dec. 31, 1903.
Accident	6,401	576	1,220,500	559	1,179,600	306	306	None.	None.	
Sickness						203	203	None.	None.	
Totals	6,753	717	1,362,000	698	1,314,900	509	509	None.	None.	

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee	2,380	352	855,431	336	828,231	166	None.	166	None.	} In Canada, Dec. 31, 1903.
Accident	3,097	74	565,135	37	532,643	None.	None.	None.	None.	
Sickness										
Totals	5,477	426	1,420,566	373	1,360,874	166	None.	166	None.	

THE TRAVELERS INSURANCE COMPANY.

Accident	88,433	14,477	50,634,036	3,999	11,204,266	41,529	36,329	6,500	None.	} In Canada, Dec. 31, 1903.
Employers' Liability	9,152	86	660,000	86	660,000	4,753	4,758	None.	None.	
Totals	97,585	14,563	51,294,036	4,085	11,864,266	46,287	41,087	6,500	None.	

THE MARYLAND CASUALTY COMPANY.

Accident	2,779	231	590,768	219	545,151	218	174	44	None.	} In Canada, Dec. 31, 1903.
Sickness	662	111	133,770	111	133,770	None.	None.	None.	None.	
Employers' Liability	22,378	71	195,571	70	189,014	1,410	285	1,125	None.	
Totals	25,819	413	920,019	400	867,935	1,628	459	1,169	None.	

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List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at March 5, 1904.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
The Accident and Guarantee Company of Canada	G. L. Goddard, Chief Agent, Montreal	\$ 39,333	\$ 35,177	Accident and Sickness.
The Aetna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	140,793	152,753	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut ..	Wm. H. Orr, Manager, Toronto	4,101,705	5,900,073	Life.
The Alliance Assurance Company, Limited	P. M. Wickham, Chief Agent, Montreal	213,809	209,532	Fire.
The American and Foreign Marine Insurance Company. .	Robert J. Dale, Chief Agent, Montreal	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company	Armstrong Dean, Chief Agent, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal ..	204,400	202,940	Fire.
The Boiler Inspection and Insurance Company of Canada ..	W. B. McMurich, Agent, Toronto	56,388	52,869	Steam Boiler, &c.
The British America Assurance Company	P. H. Sims, Secretary, Toronto	62,000	58,900	Fire and Inland Marine.
*The British Empire Mutual Life Ass. Co., London, Eng..	Alfred McDougald, Chief Agent, Montreal ..	304,447	287,023	Life.
The British and Foreign Marine Insurance Co., Limited ..	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company	Lansing Lewis, Manager, Montreal	246,026	232,761	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Chief Agent, Montreal.	38,635	36,336	Accident, Sickness and Plate (Glass).
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canadian Railway Accident Insurance Company.	John Eno, Chief Agent, Ottawa	30,431	30,153	Accident and Sickness.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	70,000	70,000	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	525,113	515,867	Fire, Inland Marine & Life.
The Confederation Life Association	J. K. Macdonald, Managing Director, Toronto ..	84,500	80,275	Life.

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The Connecticut Fire Insurance Company, Hartford, Conn.	100,000	100,000	Fire.
The Continental Life Insurance Company	55,000	52,250	Life.
The Crown Life Insurance Company	55,000	52,250	Life.
The Dominion Burglary Guarantee Co., Limited.	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company	16,000	15,450	Plate Glass.
The Employers' Liability Assurance Corporation, Limited.	146,243	142,545	Guarantee, Accident and Sickness.
+The Equitable Life Assurance Society of the United States	1,909,225	1,837,089	Life.
The Equity Fire Insurance Company	52,853	50,211	Fire.
The Excessor Life Insurance Company	54,000	52,300	Life.
The Federal Life Assurance Company of Canada.	76,788	71,718	Life.
The Germania Life Insurance Company	172,333	168,583	Life.
The Great West Life Assurance Company	56,000	53,200	Life.
The Guarantee Company of North America.	58,400	55,600	Guarantee.
The Guardian Assurance Co., Limited, London, Eng.	347,033	338,713	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	145,507	159,335	Fire.
The Home Life Association of Canada	58,400	57,913	Life.
The Home Insurance Company	100,000	100,000	Fire and Inland Marine.
The Imperial Life Assurance Co. of Canada	239,167	224,959	Life.
The Insurance Co. of North America, Philadelphia, Pa.	130,953	125,403	Fire and Inland Marine.
The Law Union and Crown Insurance Co.	184,100	165,186	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	492,649	483,724	Fire and Life.
The Lloyds' Plate Glass Insurance Company, New York	58,198	57,298	Plate Glass.
The London Assurance	167,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co., Limited.	83,220	80,582	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	219,267	212,356	Fire.
The London and Lancashire Life Assurance Co.	129,000	124,550	Life.
The London Mutual Fire Ins. Co. of Canada.	57,220	54,359	Fire.
The London Life Insurance Co.	60,000	57,000	Life.
The Manchester Assurance Co., Manchester, Eng.	171,933	171,933	Fire.
The Manufacturers Life Insurance Co.	188,018	177,680	Life.
The Marine Insurance Co., Limited.	126,533	109,717	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md.	93,707	89,313	Accident, Sickness and Steam Boiler.
The Metropolitan Life Insurance Co., New York.	1,802,629	1,724,612	Life.
The Mercantile Fire Insurance Company	101,406	98,588	Fire.
The Montreal Canada Fire Insurance Company.	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada	108,500	103,075	Life.
+The Mutual Life Insurance Co. of New York	2,359,227	2,289,710	Life.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
<i>a</i> The Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association)	F. R. Harvey, Chief Agent, Toronto	\$ 265,067	\$ 242,922	Life, on the Assessment Plan, as to business prior to August 11, 1899. See below.)
The National Assurance Co. of Ireland	H. M. Lambert, Chief Agent, Montreal	180,421	180,421	Fire.
The National Life Assurance Co. of Canada	R. H. Matson, Chief Agent, Toronto	55,009	53,500	Life.
*The New York Life Insurance Co.	W. A. Dart, Chief Agent, Montreal	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co.	Gustave Fautoux, Chief Agent, Montreal	11,000	10,010	Plate Glass.
The North American Life Assurance Co.	L. Goldnan, Managing Director, Toronto	60,337	57,320	Life.
The North British and Mercantile Insurance Co., London, Eng.	Randall J. Davidson, Manager, Montreal	980,480	932,830	Fire and Life.
The Northern Assurance Co., Aberdeen and London	Robt. W. Tyre, Manager, Montreal	292,973	280,369	Fire.
The Northern Life Assurance Company of Canada	John Milne, Managing Director, London, Ont.	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto	296,000	281,577	Fire.
The Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,513	68,888	Life.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Montreal	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited	C. E. Gault, Chief Agent, Montreal	121,667	121,667	Inland Marine, and insuring postal and express pack. in transit in Can.
The Ontario Accident Insurance Co.	A. L. Eastmure, Chief Agent, Toronto	32,367	31,130	Accident and Sickness.
The Ottawa Fire Insurance Co.	A. B. Powell, Chief Agent, Ottawa	56,000	53,200	Fire.
The Pelican and British Empire Life Office	Alfred McDougald, Chief Agent, Montreal	112,907	100,107	Life.
The Phoenix Insurance Co. of Brooklyn	A. M. M. Kirkpatrick, Chief Agent, Toronto	114,600	113,140	Fire.
The Phoenix Insurance Co. of Hartford, Conn.	S. W. Tatley, Chief Agent, Montreal	149,000	141,800	Fire.
The Phoenix Assurance Co., Limited	Paterson & Son, General Agents, Montreal	525,261	487,906	Fire.
The Provident Savings Life Assurance Society of New York	J. Henry Miller, Chief Agent, Montreal	222,800	216,700	Life.
The Quebec Fire Assurance Co.	Hon. P. Garneau, President, Quebec	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York	Geo. Simpson, Chief Agent, Montreal	369,683	352,355	Fire.
The Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	134,320	123,321	Life.
The Royal Insurance Co., Liverpool, Eng.	Geo. Simpson, Chief Agent, Montreal	1,058,987	981,315	Fire and Life.
The Royal Victoria Life Insurance Company	David Burke, Manager, Montreal	185,553	179,941	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	Walter Kavanagh, Chief Agent, Montreal	252,680	230,520	Fire.
The Sovereign Life Assurance Company of Canada	A. H. Hoover, Chief Agent, Toronto	52,000	50,000	Life.
The Standard Life Assurance Co.	D. M. McGoun, Chief Agent, Montreal	5,927,394	5,655,632	Life.
The State Life Insurance Co., Indianapolis, Ia., U.S.A.	O. L. VanLaningham, Chief Agent, Toronto	50,000	50,000	Life.

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The Star Life Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	194,667	194,667	Life.
The Sun Life Assurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	238,987	229,545	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, Managing Director, Montreal.....	61,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters.....	Dr. Oronhyatekha, Chief Agent, Toronto.....	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters.....	William Williams, Chief Agent, Toronto.....	857,400	821,363	Life and Sickness.
††The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	1,027,277	1,011,282	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine.....	Henri E. Morin, Attorney, Montreal.....	250,667	240,810	Life.
The Union Assurance Society, London, Eng.....	T. L. Morrissey, Chief Agent, Montreal.....	54,000	51,300	Fire.
The Union Life Assurance Company.....	Hardy Pollman Evans, Chief Agent, Toronto.....	95,000	90,250	Life.
The United States Fidelity and Guaranty Company, Baltimore, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	253,467	55,717	Guarantee Insurance and the business of guarantee- ing or becoming security for the faithful perform- ance of any trust, office, duty, contract, or agree- ment, and to go upon any appeal or other bond.
The United States Life Insurance Co. in the City of New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	57,867		Life.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto.....			Fire and Inland Marine.

* This Company has also \$1,325,000 vested in Canadian Trustees under the Insurance Act. † This Company has also \$4,000,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$2,080,555 vested in Canadian Trustees under the Insurance Act. ‡ This Company has also \$3,450,000 vested in Canadian Trustees under the Insurance Act. § This Company has also \$15,000 vested in Canadian Trustees under the Insurance Act. ¶ This Company has also \$4,025,000 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$800,000 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
		\$	\$	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	111,500	106,500	Life.
The Edinburgh Life Assurance Company,	James D. Higgins, Chief Agent, Toronto.....	121,667	118,017	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal.....	174,957	158,502	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton.....	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis..	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal ...	148,000	141,850	Life.
The Scottish Provident Institution	John Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The Norwich and London Accident Insurance Association has ceased to transact business in Canada. Its deposit, \$58,400 Canada stock, is still in the hands of the Receiver General.

¶ Mutual Reserve Life Insurance Company : In the case of this Company the notice prescribed by section 42A of the Insurance Act as amended having been filed in this Office, the date named therein being August 11, 1899, the insurance business carried on by the said Company is subject to and regulated by the provisions of said section, provided the Company shall not assure any annuity or endowment.

b. This Company has ceased to transact new business, and has been amalgamated with the Pelican and British Empire Life Office.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to receive Process.
§ The Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont

§ This Order is also authorized to transact the business of Sickness Insurance.

